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"An Inquirer" and E. F. B. H.—Next week.

Correspondents will bear in mind that next week we shall go to press on Thursday morning. Communications should reach us not later than Wednesday evening.

The Solicitors' Journal.

LONDON, MARCH, 28, 1874.

THE PART of Lord Cairns' measure which will probably give rise to the least satisfaction in the profession is that relating to district registries. Until the Bill is before us, we cannot pretend to express a decided opinion upon the clauses in question, but we must at once avow our conviction that district registries will be found to be essential to the efficient working of the system proposed to be established. Lord Selborne's measure, as we have elsewhere pointed out, empowered the board of registry to set out the registration districts and to provide district registries. Lord Cairns' Bill, as we gather from his speech, will "vest power in the proper authority to order the establishment of a local registry" in any part of the country where there is a prospect that it will be self-supporting. The difference on the surface is not great; but Lord Cairns' language seems to indicate some disinclination to devise any complete system of local registration. We fully admit all he says with reference to the fact that a large number of dealings with property take place in London, and that the distances from the country registry offices will sometimes be considerable, and we are also aware of the difficulty of defining the qualifications and duties of the assistant registrars. But the reasons in favour of local registries appear to us to far outweigh these objections. In the vast majority of cases the local registry will be infinitely nearer to the parties than the metropolis, and it needs no argument to prove that it is of the very highest importance, if in order to ascertain the state of the title recourse must be had to the register, that the register should be easy of access. When registration is made compulsory, as it is proposed to be after three years, it will be impossible to refuse the boon; for as Lord Cairns himself stated in his speech on the second reading of the Bill of last year "on sales of an acre or two there would be hardship involved in compulsory registration, particularly if resort must be had to a London office." Would it not be well to provide at once a general scheme for institutions which, if the Act is to be a success, must sooner or later be established?

IN THE ABSENCE of all evidence on the merits of the case between Dr. Hayman and the Governing Body of Rugby School we do not, of course, propose to say one word for or against any of the parties to the suit. But on the technical point of the costs of the hearing we must ask leave to remark that we utterly fail to see on what principle of justice or common sense the Governing Body was left to bear its own costs. The costs of demurrers are, no doubt, in the discretion of the court; and it has been said that, for the purpose of determining the question of costs, the court may regard the allegations in the bill, though admitted only for the purposes of the demurrer. An assertion of this kind, however, should be read along with the cases cited in its support; and we may point out that, in these cases, the court was so far of opinion that the plaintiff's pleadings might be set right that it gave leave to amend, and either assumed, as a matter of course, that the bill

would be amended (*Mayor of Basingstoke v. Lord Bolton*, 1 W. R. 76, 1 Drew. 270) or reserved the costs of the demurrer to the hearing, with an express direction that if the plaintiffs did not amend within a limited time they were to pay the costs (*Schneider v. Liardi*, 9 Beav. 461). It is true that in *Vansittart v. Vansittart* (6 W. R. 238, 4 K. & J. 62), Wood, V.C., allowed a demurrer without costs and refused to give leave to amend; but his main reason for making no order as to costs was that it was a case between husband and wife; and on appeal (6 W. R. 386, 2 De G. & J. 249) it is clear that Knight Bruce, L.J., thought the costs ought to follow the event. Indeed, in the subsequent case of *Walrond v. Walrond* (7 W. R. 33, Johns 18), the same learned Vice-Chancellor allowed a husband's demurrer with costs. The case of *Bothomley v. Squire* (1 Jur. N. S. 694) is another case cited by text-writers as an instance of the allowance of a demurrer without costs. With respect to that case they rightly question the propriety of the decision as to costs, and we need not, therefore, enter into the grounds on which the decision is so challenged. We may merely point out that leave to amend was given, and that it is a singular circumstance (not noticed in the text-books) that on the hearing of the demurrer to the amended bill the learned Vice-Chancellor took occasion to express his regret that he had not allowed the first demurrer with costs (*Bothomley v. Squire*, 4 W. R. 338). In Dr. Hayman's case Malins, V.C., was of opinion that the plaintiff had no case, and that it was idle to give him leave to amend, as he plainly could never make a case. Yet the defendants, whose version of their own conduct, by the nature of the proceeding, had not been heard, were in effect ordered to contribute very largely indeed to Dr. Hayman's fund for trying the experiment which two members of the common law bar had advised him to try on the Court of Chancery.

LORD CAIRNS, whose experience of solicitors is rather more extensive than that possessed by Sir W. V. Harcourt, entertains a very different opinion from that recently expressed by the last-named learned gentleman with reference to the action of the profession on questions of law reform. It will be remembered that the late Solicitor-General charged the solicitors of England with being the sole opponents of the amendment of the present "costly, dilatory, and vexatious" system of conveyancing. It is instructive to compare with these random utterances the deliberately expressed opinion of the Lord Chancellor in his speech on Thursday evening. "I know it has been stated, and stated very strongly sometimes, that the solicitors will oppose a measure of this kind and prevent it from succeeding. I do not think so. I have had some experience of solicitors; and without adverting to what is obvious, that even in a matter of self-interest whatever improves the law and gives greater facilities for dealing with land must be a benefit and not an evil to the profession, I speak from my own experience of solicitors when I say of the great mass of them that I believe there is not in the kingdom a body of men more intelligent, more liberal in their views, more desirous of improvement in the law, and more anxious to avail themselves of such improvement when made. But that does not depend upon my testimony, because if your Lordships refer to the evidence given before the Royal Commission, you will find a great deal of testimony on this point; and the Commissioners say that there is evidence to show that after the passing of the Act of 1862 there was the greatest anxiety among the most eminent solicitors to take advantage of that enactment and that they did not abandon it until experience had shown them that it was unsatisfactory and more expensive than the old system. Your Lordships will find it was no opposition of the solicitors that caused the failure of the Act of 1862."

NOTHING CAN BE MORE NATURAL OR LESS REASONABLE than the outcry about the charges of professional agents at

the recent election. Hon. gentlemen whose chief anxiety a few weeks ago, in the emergency of a sudden dissolution, was to secure at any price the inestimable benefit of the experience and influence of leading local solicitors of their shade of politics, now that their seats have been won, begin to grumble at the cost of winning them. They seem to fancy that a solicitor in full practice can be expected to lay aside his business and thereby run the risk of offending his clients, besides working double hours and subjecting himself and his clerks to incessant anxiety and worry, without looking for remuneration in any way proportioned to his ordinary gains. The writer of a letter to the *Times*, who adopts the singular misnomer "Reasonable," calls upon "all who are interested in the late and future elections to make a stand, and resist the attempt which is being made by professional agents to establish a precedent by charging for their services sums which are unreasonable and unjust;" and he proposes that "only a moderate *maximum* charge" should be allowed for the services of professional agents "according to circumstances." We presume he would also make it compulsory on solicitors to serve as professional agents; otherwise he might find himself in a dilemma at the next contest, for he admits that at the recent election candidates "were obliged to use the old system of agency by solicitors." The fact is, of course, that candidates always have been, to some extent, and now under the Ballot Act are more than ever, compelled to resort to the aid of the class who, besides being familiar with the law and practice of elections, are acquainted with the circumstances of the neighbourhood, possessed of local influence, and able rapidly to organize the strength of a party. The more busy and eminent the solicitor, the more likely is he to possess in a high degree these requisites; hence the aspirant for Parliamentary honours naturally goes to the professional man in large practice. But the more busy and eminent the solicitor, the more valuable is his time; hence the aspirant naturally incurs a heavy bill. So also does a suitor who retains the Attorney-General as his advocate instead of Mr. Briefless, yet we presume that even "Reasonable" would not propose to enact "only a moderate (and the same) *maximum* charge" for the services of those advocates. As for the ridiculously untrue statement that solicitors are "ready to work for whichever side will pay best," we need only quote and endorse the remark of "A Country Agent," who says "There is not a man among us who would not scorn to desert his colours for such temptations, and if he did, his services would be worthless."

IT IS TO BE REGRETTED that Vice-Chancellor Malins in his judgment in the Hayman case did not avail himself of the opportunity to place in a clearer light the law relating to the interference of the Courts in cases resembling that before him. Many of the decisions cited by the Vice-Chancellor relate to cases where, under the provisions of the foundation deed, the trustees had only a power to dismiss "for just cause," or for certain specified offences. In these it has been decided that the trustees are bound to exercise their power in a mode of proceeding "judicial, in the sense of proceeding according to those principles of right which are universal and to those general rules applicable to the administration of justice which pervade the entire system of English law" (*In re Fremington School*, 10 Jur. 512). The courts will, under these circumstances, examine the act of the trustees in discharging a master or other officer, and if they find that an irregular mode of proceeding has been adopted—as, for instance, if the officer whose conduct is impeached is allowed no proper opportunity of defending himself (*Willis v. Child*, 13 Beav. 117)—will interfere to prevent his dismissal. But even in these cases it has been said that the court does not undertake the duty of deciding whether the trustees ought or ought not to have believed the evidence on which they acted—what it does is to ascertain that they

have come to a conclusion "upon evidence on which a reasonable man desirous of doing justice might have come to the conclusion" (*Re Fremington School*, second case, 11 Jur. 421).

The rule is different where, as in the recent case, the power of dismissal is arbitrary. Here the trustees are not bound to allege any reasons for dismissal or to proceed judicially; but they must nevertheless exercise a discretion, and the exercise of this discretion may be disproved by showing that they did not give a "fair consideration" to the subject (*In re Beloved Wilkes' Charity*, 3 Mac. & G. 440), or by proving that they entertained malicious feelings against the master or other officer, or that they had some interest to serve in promoting another to his place (see *Reg. v. Darlington School*, 6 Q. B. at p. 695; *Dean v. Bennett*, 19 W. R. 363, L. R. 6 Ch. 489). Moreover, although the trustees are not bound to state a reason for the conclusion to which they have come, yet if they think fit to do so, the court may consider the validity of such reason, and if it does not justify the decision, may correct the decision accordingly (*Re v. Archbishop of Canterbury*, 15 East, 117; *In re Beloved Wilkes' Charity*, *ubi sup.*). These rules are not quite satisfactory in the latitude they give to the discretion of the judge; nor are they perhaps altogether consistent with the principles on which they profess to be founded; but those principles are in themselves sufficiently simple. They appear to be that in the first class of cases above considered the trustees are in fact acting as judges, while in the second they are in the position of employers dismissing a servant.

LAND TRANSFER—LAST YEAR'S BILL AND THIS YEAR'S BILL.

Before entering on the discussion of the details of the important measures introduced on Thursday, it may be useful to contrast the outlines of that relating to Land Transfer with those of the Bill on the same subject brought in last session by Lord Selborne.

Both measures, it is needless to say, are for the registration of titles, and not of assurances. As to the kind of title to be registered, Lord Selborne proposed that it should be competent to any fee simple owner of land to apply either for registration without a certified title, in which case the time of registration was to be the commencement of the registered title, or for registration with a certified title; and, if the latter, either for registration with a title certified as absolute—that is, freed and discharged from all prior or adverse claims and interests not expressly saved by the Act, or with a title certified as limited—that is, freed and discharged from all prior or adverse claims and interests not expressly saved by the Act having their origin after a certain date to be fixed; in which case the date so fixed was to be the commencement of the registered title. The 32nd clause of his Bill also directed the registrar to accept and certify as absolute "a good holding title," according to which possession had been held for not less than twenty years under a conveyance for value made not less than twenty years back by some person claiming to be entitled to dispose of the fee simple in the land. Lord Cairns, in his measure, proposes to establish a registry of three kinds of title—viz., a title absolute or indefeasible; a title limited—that is, a title certified to be good from a particular date, but not beyond it; and a simple title of the proprietor in possession and asserting himself to be owner. There will therefore be, under this measure, a title certified to be absolute, a title certified for a limited date, and a title not certified. Lord Cairns objects to the indefiniteness of the provision with reference to "a good holding title;" but he proposes that if persons come before the registrar with a title which is marketable and good, but in which, by reason of some incident, there is a theoretical imperfection, the Registrar shall be at liberty to state that

incident to the court, and if the court is satisfied that it may be waived and disregarded, it is to be at liberty to act on that opinion and certify the title as indefeasible. Moreover, he proposes that the registrar may accept titles having their root only forty years back, providing there be nothing to lead him to suspect that there are imperfections in the early period of the title, and that he shall be at liberty to receive as facts recitals of deeds twenty years old.

As to boundaries, Lord Selborne proposed not to require that the question of boundaries should be settled between registered owners and neighbouring proprietors, and also not to make it conclusive in any case against persons who, not having had notice of the application and not having intervened, should be in actual possession of the land, or any part of the land. Lord Cairns also proposes that the boundaries should not be settled; that the registrar shall describe them in the best way he can, but that he shall not be charged with the duty of deciding questions of boundary as between adjoining owners.

With reference to the interests to be registered, last year's Bill provided that in all cases the registered estates should be either fee simple estates, or leases, or charges, and that all trusts or other similar interests should be protected by notices or *caveats*, but that they should not be entered on the registry. Lord Cairns also proposes to register fee simple estates, leaseholds of a certain length, and charges, but he did not, in his explanation of his measure, enter into any details as to the mode in which trusts are to be dealt with.

As to the question whether registration shall be compulsory or voluntary, Lord Selborne's Bill made registration on every occasion of a sale of land in fee simple compulsory after the lapse of two years. Lord Cairns proposes to extend this period to three years. After that time, whenever a sale of land is made, there is to be an obligation to register the title, and if such registration be not effected the purchaser is only to obtain an equitable title.

In dealing with the important point, who is to register the title, both Lord Selborne and Lord Cairns decline to establish a new court for the registry of titles, and both avail themselves of the Land Registry Office. The registrar at the head of that office is to be the registrar under the new Bill, and he will act under the Supreme Court of Judicature, or under any judge of that court to whom the duty may be assigned of dealing with any questions which may be referred to the court under the measure. Lord Selborne proposed to empower the board of registry, by general order, to divide England into districts for the purposes of registration of title and to establish district registries. Lord Cairns, on the other hand, thinks it best to proceed tentatively. He proposes that the London Registry should have within its own office district divisions. If it should be found that for any district of the country the transaction of business is so large as to afford a good prospect that a registry established in that district would be self-supporting, there will be a power vested in "the proper authority" to order the establishment of a local registry in that part of the country. We have referred elsewhere to this provision of the new Bill.

THE DOMESTIC DISCIPLINE OF THE INNS OF COURT.

We stated in our last article on this subject that we could point out a body, different from the Benchers of the several Inns of Court, which seemed to us fitter to be intrusted with that disciplinary authority which ought not, as we showed, to be vested in the judges alone.

In order to see clearly what such a body ought to be it will be necessary to advert shortly to the principal defects in the constitution of the Benchers, regarded as a court of discipline. The most obvious (though not, we think, the most important) of these objections is that the Benchers are "self-elected." It is supposed, or at

any rate contended, that the Benchers, chosen by themselves without any reference to the wishes or opinions of the bar at large, selected almost exclusively from the equity judges and Queen's counsel, and with a considerable proportion of their number retired from the practice of the profession, are, or may be, wanting in that thorough sympathy with the subjects of their jurisdiction which we have found to be essential to their efficiency. We believe that this objection is greatly over-stated, and that the Benchers, at any rate that large majority of them who are still practising barristers, err, if at all, in the direction of entering too keenly into "the defendant's case," and of being too reluctant to use their authority against individuals. The private hardship is more felt by them than the general benefit. An instance occurs to us in which a gentleman was found guilty by the Benchers of his Inn of having entered into a bargain with a solicitor, which made it the direct pecuniary interest of the latter to employ the former, whether it were the best for the clients or not. It would not be easy to suppose any course of conduct (not criminal) more justly open to grave objection, and yet the only punishment to which he was subjected was exclusion from the Hall and Library for a short time, which did not in the least interfere with his professional position, and was not, in fact, unless he were more sensitive than we imagine, any punishment at all.

It is, nevertheless, true that occasionally, though we believe very seldom, some dissatisfaction has been felt that the Bar have been unable to make their voices heard in certain cases where the selection or exclusion of particular individuals has been matter of controversy; and in particular we have heard it suggested that one gentleman—who was, some time ago, invited to the Bench of his Inn while still outside the bar—had possibly been chosen for the purpose of preventing the advancement of another, who was considered to have stronger claims, but who was personally disagreeable to one or two of the principal Benchers. How far some modification of the present system of invitation to the Bench might be desirable for general purposes it is no part of our present intention to discuss; but we are clearly of opinion that the members of the bar ought to have an important influence over the selection of those who are to be intrusted with disciplinary authority, and that it is desirable that this should be exercised more directly than is the case at present. This must, however, be limited by the consideration, already pointed out, that this authority cannot safely be entrusted to any but those who may fairly be taken to be above the influence of personal motives, and the choice must therefore be confined to those who answer this description.

Another, and more important, objection to the jurisdiction of the Benchers is that they are too numerous. A court composed of fifty, sixty, or seventy members cannot possibly be all got together at any one time, and if any inquiry should, as is almost inevitable in every case, run into a second day, it is all but hopeless to expect precisely the same individuals to re-assemble, and thus there is considerable risk that the final decision may depend upon the votes of those who have only heard part of the proceedings. On the other hand, if the case were handed over to a committee, whether standing or appointed *pro re nata*, it would be difficult, if not impossible, to secure that acquiescence in its decisions which is all important.

Another and yet more valid objection seems to be that the Benchers, in the exercise of this jurisdiction, as of their other functions, act as a consultative, not a judicial body. If this were merely a question of form, as in the case of the House of Lords when sitting as a court of appeal, we should not consider it of any consequence, but this is far from being the case; and there is nothing to prevent any Benchers from giving his vote on any such question, not only without assigning any reason, but without even professing to base his opinion solely upon what has passed within the Council Chamber; rumour, public opinion, private but undisclosed information, and the

other fruitful sources of prejudice, may one and all have operated to the result, uncontrolled by anything but the discretion of the individual. That these causes generally act in favour of, not against, the accused, may be a reason why this defect in the disciplinary authority, though far more real than some of the others, has excited so small a share of public animadversion.

But the deficiency in the authority of the Benchers, which seems to us of more weight than all the others put together, is its diversity. There are four different sets of Benchers, who have, for the most part, but very limited knowledge of the proceedings or principles of action of one another, and who have absolutely no unity of action whatever, so far as this question is concerned. True, the common law judges form a common court of final appeal from them all; but their interference can only be invoked on behalf of the accused, and by him only when the Benchers have disbarred him or otherwise hindered him in the actual exercise of his profession, the visitatorial power of the judges proceeding entirely from the fact that the ultimate right of granting or refusing audience to an advocate is vested in them, and not extending to matters unconnected with this right. This peculiarity of the position, like most of the other objections we have mentioned, tends to weaken the action of the Benchers. Each of the four bodies in question is apprehensive of being thought unduly severe if it should turn out less lenient than its fellows, and thus is brought about a state of hesitancy or unwillingness to proceed to extremities in any avoidable case, which greatly diminishes the utility of the whole institution. All these defects would be obviated or greatly palliated if, without in any wise interfering with the conditions pointed out in our former article, a single, elective, judicial, and not too numerous body could be formed to which the authority in question could safely be entrusted.

Now it so happens that a body possessing most of the necessary qualifications and very easily modifiable so as to acquire the remainder, has been called into existence lately to meet a modern demand for united action. The Council of Law Reporting consists of twelve elected members and the law officers of the Crown *ex officio*. These members are elected two by each of the five Inns of Court and two by the Incorporated Law Society, and they act as one body with full powers; not in any sense as delegates of the several societies, to whom no appeal lies from their decision in any case. We are not aware whether the members are subject to periodical re-election or not; if so the liability seems practically to be a dead letter, for no case has occurred of any new name in the list of elected members except upon the voluntary (or officially requisite) resignation of his predecessor. Such a body as this might readily be formed, to be called, say, the Council of Discipline. We would propose that it should consist of a definite (equal or unequal) number of representatives from each of the Inns of Court, to sit under the presidency of the Attorney-General for the time being, who should be the only *ex officio* member. The members should be chosen by free election of all barristers of the Inn above a certain standing—say seven years—and should be elected either for a fixed long term of years without being re-eligible, or for life, but should in either case be disqualified by the acceptance of judicial office; but the choice of the electors should be confined to those of the Benchers of their own Inn who are, at the date of the election, in actual practice at the bar. If a court of twelve or fifteen were thus formed, of which say nine (or seven at the least) formed a *quorum*, we think that this authority could be confided to them, with a reasonable hope that it would be exercised, if not more efficiently, at any rate with more satisfaction to and a heartier concurrence of the profession than is the case at present.

Such a Council would act with a uniformity of principle not to be expected from the Benchers; its numbers would be sufficient to secure immunity from the effect of personal prejudices or individual idiosyncracies, with-

out its becoming unwieldy; being strictly representative, no member of the profession could feel aggrieved by its action; being restricted to members of the several Benches (with whose constitution we do not wish to interfere) the position, professional and personal, of its members would be, at least, as well secured as at present; while the permanence of their tenure, and the consequent uncertainty when any vacancy upon the Council might be expected, would prove an effectual guarantee against the evils which we have pointed out as likely to arise from any system of periodical election. We believe, moreover—and this is, perhaps, not the least practical of its recommendations—that some such scheme as we have suggested, embodying this principle, though with perhaps some modification in detail, would be received with approbation by not a few among the present Benchers.

POWERS OF THE BOARD OF TRADE IN RELATION TO THE PREVENTION OF RAILWAY ACCIDENTS.

In view of the frequency of railway accidents, and the probability that before long the interference of the Legislature may be invoked for their prevention, it may be useful to consider the powers of the only tribunal which has, at present, any jurisdiction in such matters.

The powers at present possessed by the Board for the protection of the public against accidents upon railways may be conveniently considered under the following heads—viz., the right of entry upon lands, the regulation of the joint traffic of several companies having a common terminus or junction, the supervision over the making of branch lines, the control of level crossings, the power of authorising the purchase of lands, of requiring returns of accidents, of appointing arbitrators to assess damages and inspectors to examine the lines and works of railway companies, and, lastly, the Board's discretionary authority in postponing the opening of a railway.

Entering on Lands.—The Board may sanction the entry of a railway company upon lands adjoining the railway in case of an accident or slip happening or being apprehended, for the purpose of repairing or preventing the accident, and of doing such works as may be necessary for the purpose; and, in cases of necessity, such entry may be made without the previous authority of the Board, subject to the company's reporting to the Board within forty-eight hours after such entry the nature of the accident or apprehended accident, and the works necessary to be done. The right of entry, however, is to cease if the Board, after considering the report, certify that it is not necessary for the public safety (5 & 6 Vict. c. 55, s. 14).

Junctions and Common Termini.—Where a company is authorised by its special Act to make a junction between its own and any other railway, all interferences with the works of the latter necessary for effecting the junction are to be made under the direction of its engineer; and, in case of dispute as to the mode of effecting the junction, either party may apply to the Board of Trade, who are empowered to appoint a referee to decide the same (26 & 27 Vict. c. 92, s. 9). And where a railway company is bound, by its Act of incorporation, to make, at the expense of the owner or occupier of lands adjoining the railway, openings in the ledges or flanches thereof for effecting communications with any branch railway, and any difference arises as to the proper places for making such communication, the Board of Trade are empowered to hear and determine the same in such way as they shall think fit (3 & 4 Vict. c. 97, s. 19). It is also provided that where two or more companies have a common terminus, or have running powers over the same line of rails, and are not able to agree upon arrangements for conducting their joint traffic consistently with the public safety, the Board, upon the application of either party, may determine the questions in dispute so far as they relate to the safety of the public. A company disobeying any order made under this enactment is liable to a penalty of £20 per day during the continuance of such disobedience (5 & 6 Vict. c. 55, s. 11).

Branch Lines and Level Crossings.—The last named statute also enables the Board to regulate the power of

laying down of branch lines opening into main lines where it appears to the Board that these powers cannot be exercised without seriously endangering the public safety, and that an arrangement may be made with a due regard to the existing rights of property (s. 12). The gates at level crossings are also subject to the control of the Board. Stat. 8 & 9 Vict. c. 20, s. 47, provides that if a railway crosses any turnpike road or public carriage road on a level, the company shall erect and maintain gates across the road, and employ proper persons to open and shut them; and they are to be kept closed, except when horses and carriages have to cross the railway; and the Board may, if they think it conducive to safety, order that such gates shall be closed across the railway, instead of across the turnpike or carriage road; and if they so order, the gates are to be kept constantly closed across the railway, except when engines or carriages passing along the railway shall have occasion to cross the road. Section 13 of 5 & 6 Vict. c. 55, contains an important provision with respect to level crossings, though the protection intended to be afforded by it is dependent upon numerous conditions. In all cases where there is a level crossing, and the railway company are willing, at their own expense, to substitute for it a bridge or arch, the Board, on the application of the company, and after hearing the parties interested, if it appears that such level crossing endangers the public safety, and that the proposal of the company does not involve any violation of existing rights or interests without adequate compensation, may give the company full power for removing the danger either by building a bridge or by such other arrangement as the nature of the case may require. A more effectual remedy for dangerous level crossings is, however, given by a later statute (26 & 27 Vict. c. 92, s. 7), which empowers the Board, where it appears necessary for the public safety, to require the substitution of a bridge or arch at the company's expense, or the execution of such other works as may appear best adapted for the removal or diminution of the danger arising from such crossing. A further precautionary power is given to the Board by section 6, which enables it to make regulations, enforceable by heavy penalties, as to the crossing of roads on the level and as to the speed at which trains may pass level crossings.*

Purchase of Lands.—Where they deem it expedient, the Board may certify that a company, whose statutory powers of purchasing and taking lands have expired, ought to have additional land on grounds of public safety, and thereupon the powers of the special Act revive so far as regards the lands mentioned in the certificate (5 & 6 Vict. c. 55, s. 15).

Returns.—The Statute 3 & 4 Vict. c. 97, s. 3, gives the Board the power of requiring a return from railway companies of all accidents, attended with personal injury, which shall have occurred on their railways; and the wilfully making a false return to the Board is declared to be a misdemeanour. A later statute requires every railway company, within forty-eight hours after the occurrence of any accident attended with serious personal injury to the public using the railway, to give notice thereof to the Board of Trade. The Board may order any railway company to deliver to them returns of serious accidents occurring in the course of the public traffic upon the railway whether attended with personal injury or not, in such form and manner as the Board may deem necessary and require for their information with a view to the public safety. But all such returns are to be privileged communications and are not to be evidence in any court whatsoever (5 & 6 Vict. c. 55, ss. 7 and 8). A more recent enactment confers still larger powers upon the Board, for it provides that where in or about any railway or any of the works thereof any of the following accidents take place—i.e., any accident attended with loss of life or personal injury; any collision with a passenger train; any passenger train leaving the rails, or any other accident which has caused or is likely to cause loss of life or personal injury and which may be specified in that behalf by any order of the Board of Trade—the company working the railway (and, if the train belongs to another company, such other company) shall send notice of the accident and of the loss of life or personal injury (if any) to the Board. The notice is to be in the form directed by the Board and is to be sent by the earliest practicable post after the acci-

dent takes place. The Board are further authorised to make orders directing notice of any class of accidents to be sent to them by telegraph (34 & 35 Vict. c. 78, s. 6). It has still more recently been enacted that every railway company shall, not later than February 15th in every year, make returns to the Board of Trade containing full particulars as to the number of junctions and level crossings upon their passenger lines and the number of cases in which the requirements of the inspecting officers with respect to the concentration and interlocking of signal and point levers and the addition of safety points in case of goods lines and sidings have or have not been complied with. Such returns must also contain statements of the length of the lines open for passenger traffic and of the systems on which they are worked. The Board may, however, dispense either altogether or in part with these returns (see 36 & 37 Vict. c. 76, s. 4 and schedules).

It will thus be seen that extensive powers have been conferred upon the Board, enabling them to require returns from railway companies showing the number of accidents and the manner in which their lines are conducted, but the insufficiency of the legislation on these matters will appear from the fact that none of the enactments contain any provisions for compelling the companies to make any alterations which may seem necessary for ensuring the safety of the public; and though, by the statute last above referred to, companies are required to state the number of cases in which the requirements of the inspectors have been complied with, there is nothing in the Act to render such compliance obligatory, nor to punish the cases of non-compliance disclosed by these returns.

Arbitration of Damages.—By certain Railway Acts passed in 1864 relating to railways in the neighbourhood of London, companies are required to provide cheap trains for the labouring classes, and the liability of the companies in respect of accidents to passengers by such trains is limited to £100, and the amount of compensation in such cases is to be determined by an arbitrator appointed by the Board of Trade. And, by a later Act, where a person has been injured or killed by an accident, the Board may, upon the joint application in writing of the company and the person, if he is injured, or his representatives if he is killed, appoint an arbitrator to determine the compensation (if any) to be paid by the company (31 & 32 Vict. c. 119, s. 25).

Communications between Carriages.—By the last-mentioned statute it is provided that, for every passenger train which travels more than twenty miles without stopping, the company working the same shall provide and keep in good order such means of communication between the passengers and the servants of the company as the Board of Trade may approve, and each case of non-compliance with this provision subjects the company to a penalty of £10 (section 32).

Investigations.—A recent enactment contains some important provisions relating to official inquiries into the causes of accidents, and the circumstances attending them. The Board may direct an inquiry into the cause of any accident, notice of which is required by the Act to be sent to them, and, where it appears to them that a more formal investigation is expedient, they may direct it to be held, and for this purpose the statute provides that:—(1) The Board may appoint a person of legal or special knowledge to assist an inspector, or they may direct a county court judge, stipendiary magistrate, metropolitan police magistrate, or other person, to hold the investigation with the assistance of an inspector or assessor. (2) Such investigations are to be held in open court, in such manner as the persons conducting them shall think most effectual for the purpose thereof. (3) The persons appointed to investigate are to have the ordinary powers of a court of summary jurisdiction, and the powers of an inspector under the Act, and, in addition, they may, when requisite, inspect premises, order the attendance of persons as witnesses, require and enforce the production of all documents which they consider important, administer an oath, and require any witness to sign a declaration of the truth of his evidence, and allow such witnesses the same expenses as are allowed to witnesses in a court of record. (4) The inspector making an inquiry, and the court holding an investigation, are to report to the Board of Trade the causes of the accident, and the circumstances attending the same, with any remarks thereon which they may deem it right to make, and such reports are to be made public as the Board may direct. It is further provided that the Board may appoint an inspector, or a person possessing legal or special knowledge, to assist a coroner about to hold an

* A similar but less extensive power was conferred on the Board by statute 8 & 9 Vict. c. 20, s. 48.

inquest on any person whose death has been caused by a railway accident, notice of which is required to be sent to the Board, provided the coroner makes a written request for such assistance. The person appointed is to make a report, which will be made public, as in the case of a formal investigation (34 & 35 Vict. c. 78, ss. 7 and 8).

Superintendence over the Construction of Railways.—By 9 & 10 Vict. c. 57, s. 7, it is provided that, with certain exceptions, the gauge of railways for the conveyance of passengers shall in future be of the dimensions therein specified, and the Board of Trade are authorised to abate and remove any railway or part of a railway constructed or altered contrary to the provisions of this Act. The Board are empowered in certain cases to authorise deviations by railway companies in executing certain engineering works. A reference may also be made to the Board, in case of disputes in regard to the carrying out of public works of an engineering nature, and the Board may decide the same, and, by certificate, authorise any arrangement which appears to be in substantial compliance with the provisions of the special Act, or to be equally or more advantageous to the public, and not detrimental to private interests (8 & 9 Vict. c. 20, ss. 14 and 66).

Opening of Railways.—Under 5 & 6 Vict. c. 55, s. 4, no railway for the conveyance of passengers can be opened till one calendar month after notice of the intention of opening it has been given to the Board, and until ten days after notice has also been given of the time when the railway will be sufficiently completed for the safe conveyance of passengers and ready for inspection. An engineer officer is then to be appointed by the Board with full powers of examining the stations, works, and carriages, and if he reports that, by reason of their incompleteness, the opening would be attended with danger to the public, the Board may from time to time direct postponements, for periods not exceeding one month, until it appears that such opening may take place with safety to the public. An Act of last session further provides that where, upon the report of an inspecting officer, there has been a postponement of one calendar month, the Board, unless in the meantime it is stated by the company that all the requisitions of the inspector have been complied with, may from time to time direct the opening to be postponed for periods of one month without going to the expense of a further inspection (36 & 37 Vict. c. 76, s. 6).

Inspectors.—The Board may also, if and when they shall think fit, appoint inspectors to enter upon and examine any railway and the stations, works, and buildings, and the engines and carriages belonging thereto (3 & 4 Vict. c. 97, s. 5; 7 & 8 Vict. c. 85, s. 15).

Such are the powers which the Board of Trade at present possess for providing against railway accidents. It will be observed that though, where danger is anticipated, a railway company have a right of entry upon lands adjoining their railway, there is nothing to compel them to avail themselves of this right. Again, with respect to the jurisdiction of the Board in case of disputes between companies having a common terminus or line as to their arrangements for conducting their joint traffic, and also in questions relating to junctions, it is to be remarked that it is only upon the application of one of the companies that the powers of the Board arise. If the companies can come to an arrangement between themselves, however inconsistent with the safety of the public, the Board cannot interfere. The supervision which, as we have seen, the Board exercises over the management of level crossings seems to be rather for the protection of the general public than for that of passengers by railway.

Again, it may well be doubted whether the enactment which provides for communications between passengers and guards would not be rendered far more efficacious by extending it to all cases of passenger trains without reference to the distance they may travel without stopping, since the dangers it was intended to avert may often arise in cases to which the protection of the Act does not apply. The only effectual provision for securing the safety of passengers seems to be that which makes the opening of new lines subject to the approval of the Board; but, when once a railway has been opened, their powers appear to be wholly insufficient for the protection of those who travel by it, for although they may authorise inspections of the line, buildings, and carriages, there is no provision for compelling the company to repair any defects therein,

and, though stat. 7 & 8 Vict. c. 85, s. 17, enables the Board to institute legal proceedings in certain cases, that section appears to be only applicable where a company is acting in contravention or excess of its statutory powers. What seems to be most requisite for ensuring the reasonable safety of the travelling public is the passing of an enactment which shall, after due investigation and testing, secure the adoption of the recommendations of the inspectors, without which their labours and inquiries are little better than useless.

NOTES.

When Lord Cairns took office we ventured to predict (*ante* p. 295) the speedy introduction of a Land Transfer Bill. The fact that a measure of so intricate and important a character has been brought in within a week of the meeting of Parliament, and four weeks only since the new Government took office is, however, more than we looked for, and the Lord Chancellor explained that but for the good feeling and consideration of Lord Selborne this course would have been impossible. The passage is worth preserving as a pattern to subsequent heads of great departments retiring from office before a reform has been completed:—"A short time before the change of Government, but when that change was said to be intended, my noble and learned friend communicated to me that it might possibly be my duty to introduce a measure on this subject, and he handed over to me the papers connected with his measure, that I might have the fullest possible opportunity of considering it and making any alterations that might appear to me to be necessary. I thanked him in private, and now I thank him in public. I regard what he did as not only courteous to myself personally, but useful to the public, because under no other circumstances would it have been in my power, within a week after the commencement of the session, to place before your lordships the Bill which I have now the honour of submitting for your consideration."

In the case of *Langaber v. Fairbury, &c., Railway Company*, reported in the *Chicago Legal News*, the Supreme Court of Illinois held that in certain cases a Bill in Chancery may be filed and an injunction issued and served on Sunday. The Court, in giving judgment, made the following remarks:—"Anciently, courts of justice did sit on Sunday. The early Christians of the sixth century and before used all days alike for hearing of causes, not sparing the Sunday itself; but in the year 517 a canon was promulgated exempting Sundays. Other canons were adopted in subsequent years, exempting other days, which were all revised and adopted by the Saxon kings, and all confirmed by William the Conqueror and Henry the Second, and in that way became a part of the common law of England: *Suam v. Broome*, 3 Burr. 1595. By the canons of the church Sunday was decreed *dies non juridicus*, and by the same canons other days were declared *un-judicial*, as the day of the purification of the blessed Virgin Mary, the feast of the Ascension, the feast of St. John the Baptist, and All Saints and All Souls days. These were as much *unjudicial* days as Sunday, yet the most devoted admirer of the common law would not hesitate to say that the proceedings of a court of justice in this State on either of those days would be valid. Yet by the common law no valid judicial act could be performed on either of those days. Why, then, if such an act can be done and have binding force on these *unjudicial* days in this State, should not equal efficacy be accorded to the same act if done on the other *unjudicial* day—viz., Sunday? . . . "Here this *dies non juridicus* was selected by the railroad company as the proper day to commit a great outrage upon private and public rights, believing the arm of the law could not be extended on that day to arrest them in their high-handed and unlawful design. To the complainants, the acts they were organised to perpetrate on that day, were fraught with irreparable injury. Feeble indeed would be the judicial arm if it could not reach such miscreants. To save a debt of twenty dollars, judicial acts can be performed on Sunday, and ministerial as well. To prevent the ruin of an individual, such an act must not be done! Lame and impotent conclusion. In Comyn's Digest, title 'Temp' under the head *Dies non juridicus*, it

is said the Chancery is always open. So the Exchequer may sit upon a Sunday or out of term; p. 333 (c. 5.) There is nothing, to an intelligent mind, revolting in this.*

Every lawyer must feel deep concern for the fate which has befallen Mr. Jeremiah Smith, who has just resigned the position of Justice in the Supreme Court of New Hampshire, as recounted by Mr. J. M. Shirley, State reporter, in a letter to an American contemporary. It appears that Mr. Smith "came to the bench with an excellent constitution, with great capacity for labour, and has always been a most careful and exemplary man in all his habits." But unfortunately an ailment, unknown to the doctors, seized him, under which it seems but too likely that he will succumb. "He dripped law as he walked and talked. Few of us," continues Mr. Shirley, "have any hope that he can live long."

The *Albany Law Journal* notices a very remarkable case of unreliable reporting. The case is entitled *Cortisyon v. Lansing*, 2 Caines 200, and has been cited in a large number of cases since it was reported. It was cited in *Barrow v. Paston*, 5 Johns. 258, by counsel, when Kent, C.J., said—"That case was never decided by this Court. It was argued once, and I had prepared the written opinion which appears in the report of Mr. Caines; but the Court directed a second argument, which, for some reason or other, was never brought on, so that no decision took place on the points raised in the cause. How my opinion got into print I do not know. It was probably lent to some of the bar, and a copy taken, which the reporter has erroneously published as the opinion of this Court." In at least two recent cases in the New York Court of Appeals, it appears, the case has been cited as authoritative—viz., *Romaine v. Allen*, 26 N. Y. 309, and *Baker v. Drake*, 8 A. L. J. 340. We do not recall anything of the kind quite so startling on this side of the Atlantic.

GENERAL CORRESPONDENCE.

THE COURT OF APPEAL.

[To the Editor of the *Solicitors' Journal*.]

Sir,—I think it cannot be too often repeated until proper legislation takes place that, in the opinion of those most competent to judge, an intermediate Court or Courts of Appeal in England, Ireland, and Scotland are absolutely necessary to the uniform administration of the law. It stands to reason that, if the Final Court of Appeal for the United Kingdom or for England alone be divided into several Courts, as the Judicature Act makes it, uniformity of decision and doctrine will be greatly imperilled. The chances are that one Court or one session or sitting of the Court may differ from another, because, though nominally the same Court, in reality it will not be, because such will be the pressure of business that two sessions or sittings must take place at the same time. The judges in one may differ from the judges in the other at the same time and on the same point. Whereas, if intermediate Courts were established or retained, many suitors would be content, as they now are, with their decisions, without carrying the case to the Final Court. The Final Court would then be able to attend to all the ultimate appeal business without splitting itself up, and thus, and thus only, will uniformity be achieved. *Experiencia docet*. It may have been right to take away the Appeal business from the House of Lords, but for the purpose of preventing the scandal and disgrace of a still more "glorious uncertainty" than we have at present the same sifting process must be carried on. One great error in the Act is in lifting the Judicial Committee of the Privy Council into the Appeal Court—thus either putting inferior judges on a par with the most eminent men who form the Appeal Committee of the House of Lords, or else degrading these most eminent men to the position of members of an Appeal Court of less dignity and weight. Of course the Judicial Committee is her Majesty in Council, and, as to dignity, may be in one sense said to be superior to the Lords, but every one knows that in practice the members of that Court are not so, and that their proper position is one equal to the Lords Justices in Chancery, and therefore only ranking in

point of worth and weight with an intermediate Court of Appeal as it ought to be, instead of a Final Court of Appeal as it is. APPELLANT.

COURTS.

THE EUROPEAN ASSURANCE SOCIETY ARBITRATION.*

(Before Lord ROMILLY.)

Jan. 8; Feb. 2.—*Re The European Assurance Society, and Re The Professional Life Assurance Company, Stevens' case; and Nuttall's case.*

Life assurance company—Winding up—Transfer of business—Policyholder—Sum charged on policy—Set-off—Right of proof—Lapsed policy.

The agreement made on the winding up of the *F. Company*, and the transfer of its business to the *E. Society*, provided that certain policyholders in the former might become policyholders in the latter for the same amount and at the same premium, but that the difference between the old premiums and the larger premiums usually payable according to the *E. tables* should in each case be valued, and the amount of such valuation, less 15 per cent., should either be paid to the *E. Society* by the assured, or at his option remain a charge upon his policy with interest at four per cent., and that this amount should be deemed a debt from the *P. Company* to the assured.

In pursuance of this agreement *S. and N.* became policyholders in the *E. Society*.

N. had allowed his policy to lapse.

In the winding up of the *E. Society* it was

Held, (1) that the amount so charged upon *S's* policy could be recovered from him as a debt to the Society, but might be set off against the dividend payable to him by the Society on his proof for the value of his policy.

(2) That the dividends which *N.* had received from the Company could be recovered from him by the Society.

The Professional Life Assurance Company was constituted under a deed of settlement dated the 15th March, 1847, and was completely registered under the Joint Stock Companies Act, 7 & 8 Vict. c. 110.

On the 11th May, 1861, the company was ordered to be wound up on the petition of a creditor, and on the 21st May, 1861, R. P. Harding was appointed official manager and was afterwards chosen and approved as the creditors' representative.

On the 30th June, 1850, Mr. J. R. Stevens had effected a policy on his own life with the Professional Company for £499 19s. at the annual premium of £12 7s. 1d., and on the 10th May, 1855, Mr. H. Nuttall had effected an endowment policy for £500, payable on his son attaining twenty-one years, at the annual premium of £15 12s. 1d.

In June, 1861, negotiations were set on foot for the transfer of the Company's business and liabilities to the European Assurance Society, which had been established under a deed of settlement dated 2nd September, 1854. These negotiations resulted in an agreement, dated the 12th June, 1861, and made between the official manager of the Company and the Society, which in effect provided that the European Society should take a transfer of and assume all and every the benefits, risks, and liabilities of the Company's life assurance and other business (except as therein mentioned) upon the following terms:—

1. "The Society will, at the request of the assured or of any other holder or holders of any subsisting and valid policy granted by the Company, issue in exchange for such policy and upon its being delivered up to the Society a policy to be granted by the Society, not entitling the assured to participation in profits and in the usual form adopted by the Society as to non-participating policies for the sum assured by the policy so delivered up."

2 and 3 provided for the delivery up of the old policies, and that the premiums should remain the same, but subject as hereinafter provided.

4. "With respect to policies issued in exchange for those granted by the Company previously to the 1st January, 1857, the difference between the premiums which will be payable upon any such policy pursuant to the 3rd clause hereof, and the premiums which would have been payable had the

* Reported by R. TAUNTON RAIKES, Esq., Barrister-at-Law.

policy been granted by the Society according to their table applicable to such policy, and having regard to the present age of the assured and other material circumstances (if any) is to be valued as a capital sum upon a computation of interest at the rate of £4 per cent. per annum, and the amount of such valuation less fifteen per cent., except as to endowments whereby payment is assured at a specified age, or sooner in the event of death, and the full amount of such valuation as to such excepted endowments is to be payable to the Society by the assured or other person or persons to whom such policy shall be granted or at the option of the assured or other person or persons aforesaid may remain a charge upon the policy with interest at the rate of £4 per cent. per annum from that time, and the amount of every such payment or charge is to be deemed a debt from the Company to the assured or other person or persons making the payment or whose policy shall be so charged, but with respect to policies issued in exchange for those granted by the Company subsequent to the 31st December, 1856, no such valuation of the difference of premium shall be made, and such exchange of policies shall be made without any payment by the assured, or charge upon the policy, the value of the difference of premiums which would be payable but for this stipulation and the before-mentioned deduction of fifteen per cent. being regarded as an allowance or equivalent for the goodwill of the business."

5. "The European Assurance may, authorized by the creditors to any such debt as last aforesaid, receive the dividends and money payable in respect thereof upon the terms of giving credit for the same, against the amount charged upon the creditor's policy as aforesaid."

Clause 7 provided that the Society would assume payment of policies lapsing by the death of the assured or otherwise after the 31st May, 1861 (but before the grant of a substituted policy by the Society), at the time when the same would have been payable by the Company, and in exoneration of the Company, and so that if, under the provisions of this agreement, the substituted policy would have been subjected to any such payment or charge as was mentioned in the 4th clause thereof, a like deduction might be made from the sums payable under such policy.

On the 13th June, 1861, this agreement was approved and confirmed by the Master of the Rolls, and notification of such approval was sent to all holders of policies in the Company whose policies had been granted prior to January 31st, 1857 (including Mr. Stevens and Mr. Nuttall), in the following letter from the manager of the Society, dated the 14th June, 1861:—

"I beg to inform you that an arrangement sanctioned by his Honour, the Master of the Rolls, has been entered into between this Society and the official manager of the Professional Life Assurance Company, whereby the business of that Company has been transferred to this Society.

"The premiums payable by you will have to be paid here, and a new policy will be issued in exchange for the one you now hold.

"The difference between the premium payable to the Professional Life Assurance Company and the premium required by this Society at your present age will be valued, and the amount less fifteen per cent. will be payable to this office, but if you desire it to remain unpaid until the official manager has realised sufficient assets to discharge the same, it will bear interest at four per cent. per annum.

"By this arrangement the policyholders will benefit to the extent of fifteen per cent. on the value of the difference of the premiums.

"If you will have the kindness to forward me your policy in the Professional Life Assurance Company, arrangements will be made for the issue of a new policy by this office immediately."

"N.B. If from any circumstances it may not be convenient to exchange the policy, arrangements will be made by endorsement thereon or otherwise, which will have the same effect as if the policy had been exchanged."

On the 19th June, 1861, the official manager of the Professional Company sent to the same persons the following circular:—

"In Chancery, in the matter of the Joint Stock Companies Winding-up Acts 1848, 1849, and of the Professional Life Assurance Company.

"Sir,—I beg to inform you that the above-named Company has been dissolved by the High Court of Chancery, and that

in pursuance of an arrangement entered into with the European Assurance Society you may receive a new policy in exchange for the one granted by the above-named Company, and at the same rate of premium.

"The difference of premium between that hitherto paid by you, and the premiums which would be required at your present age, according to the tables of the European Assurance Society will be valued, and you will rank as a creditor of the Professional Life Assurance Company for the amount of such valuation with interest.

"The same amount will be payable to the European Assurance Society as a consideration for the new policy, but it may remain as a debt upon the policy until the liabilities of this Company have been discharged, or by the policy becoming a claim.

"I beg to refer you to the manager of the European Assurance Society for any further information you may require, and to request that your premiums may be paid to him."

Then followed a postscript in the same words as the postscript to the preceding letter.

On the 19th June, 1862, Mr. Stevens exchanged his policy in the Professional Company for a policy in the European Society. The following memorandum was endorsed on the new policy:—"It is hereby declared that it is a condition of this assurance that the sum of £44 17s. 1d., with interest thereon at the rate of £4 per cent. per annum from the 1st June, 1861, shall be deemed a debt due upon this policy, and that the within Society, shall be entitled to deduct the same from the amount assured when this policy shall become a claim. Provided always that all sums which shall be paid by the assured to the said Society on account of the said debt, and also all sums which the said Society may receive from the estate of the Professional Life Assurance Company upon the same account shall be allowed in part payment of the said debt."

On the 24th October, 1861, Mr. Nuttall had his policy in the Company endorsed with the following memorandum, which was signed by two directors and the secretary of the Society:—"It is hereby declared that, subject to the proviso hereunder stated, the funds and property of the European Assurance Society of London, as provided for in the deed of settlement of the said Society, shall be liable for the due payment of the sum of £500 (without profits) assured by the within policy with the Professional Life Assurance Company of London to the person or persons legally entitled to receive the same when the within-named W. H. Nuttall shall have attained the age of twenty-one years. Provided always, that the future premiums payable in respect of the said policy be duly paid to the said European Assurance Society at the times and in the manner set forth in the said policy. Provided always, and it is hereby declared, that it is a condition of this assurance that the sum of £113 14s. 8d., with interest thereon at the rate of £4 per cent. per annum from the 1st day of June, 1861, shall be deemed a debt upon this policy, and that the said Society shall be entitled to deduct the same from the amount assured when this policy shall become a claim. Provided always, that all sums which shall be paid by the assured to the said Society on account of the said debt, and also all sums which the said Society may receive from the estate of the Professional Life Assurance Company upon the same account, shall be allowed in part payment of the said debt.—In witness, &c."

Mr. Nuttall only paid one premium to the Society after this memorandum had been endorsed on his policy, and in default of further payment his policy lapsed.

Mr. Stevens's policy was still in force.

The dividends from time to time declared by the Company, which amounted in the aggregate to twelve shillings in the pound upon the debts endorsed on the policies, were all received personally by Mr. Nuttall, so that no part of the £113 14s. 8d. and interest mentioned in the memorandum endorsed on his policy had been paid to the Society. No claim had, however, been made by the Society against him until September, 1873.

Mr. Stevens had permitted the Society, under clause five of the agreement, to receive the first and second dividends declared by the Company, but received the third himself. The Society had credited Mr. Stevens with the dividends

so received by them on his behalf, and thereby the £44 17s. 1d. mentioned in the memorandum endorsed on his policy had become reduced to £22 8s. 5d.

The total amount of debts charged on policies in pursuance of the agreement of the 12th June, 1861, after deducting the dividends received from the Company, and the sums which had been deducted by the Society as the policies became claims, amounted at the date of this case to nearly £40,000.

Under these circumstances the joint official liquidator claimed the balance of £22 8s. 5d. as a present debt from Mr. Stevens to the Society, and at all events that it should be set off against the dividends which would be payable to him from the Society on his proof for the value of his policy.

The joint official liquidator claimed the whole sum of £113 14s. 8d. as a debt due from Mr. Nuttall to the Society.

Mr. Stevens, however, contended that there was no such debt personally recoverable against him, and that in any event the £22 8s. 5d. ought to be deducted from the total amount of his claim against the Society, and that he should be allowed to prove for the balance.

Mr. Nuttall denied that he was under any liability at all to the Society.

Higgins, Q.C. (M. Cookson with him), for the joint official liquidator.—The agreement between the company and the Society was a tripartite arrangement. There was to be a valuation of all the policies in question, and the full amount of that valuation was to be paid by the policyholders, and the latter were entitled to prove for that amount against the Professional. The European took a lower premium in consideration of the payment of a sum down, or, at all events, an agreement to pay a sum down, with interest in the meantime at four per cent. The agreement made with the sanction of the Court binds every one—creditors, policyholders, and contributories. The Company, being insolvent, transferred the whole of its liabilities, rules, and business *en masse*; and by this means was enabled to secure for its own policyholders the benefit of new policies in the European at the price which they would have had to pay for new policies in a good office, less a reduction of fifteen per cent. In Stevens's case the European said, We will give you a new policy at the old premium, if we get the £44; and we may either get it direct from the Professional if you sanction our doing so, or from you after you have received it from them, or it may remain till the policy falls in, if you will keep the policy up. This case is exactly analogous to *Price v. Parlbly*, 15 S. J. 654, where a loan being charged on the policy it was held that the policyholder was liable to be sued for the amount during the currency of the policy, and that he had no right in the liquidation of the company to set off the value of the policy against the amount of the loan. Lord Westbury's judgment in *Gloag's case*, 17 S. J. 534, supports the same view. We are entitled to recover from both Stevens and Nuttall directly the whole of the sums of money which were agreed to be paid to us as our consideration for issuing the new policies.

Pearson, Q.C., and Waller, for Mr. Stevens and Mr. Nuttall.—There is not one word, either in the agreement or in the memorandum endorsed upon Stevens's policy, which can bind him personally to pay a single sixpence of this money. In both *Parlbly's case* and *Gloag's case* there was a direct personal loan from the company, in respect of which the company claimed to be creditor. What Lord Westbury and Lord Cairns went upon in those cases, probably, was that, where the contract is a contract of loan, the law implies express words "undertaking to repay," and there is clearly a personal right against the borrower to recover the money lent. But there is no such case of loan here. The European Society wished to increase the number of their customers, and to attract to themselves the policyholders of the Professional. To have raised the premiums payable or to have directly reduced the amount of the policies would have created alarm and defeated this object, and accordingly what the European did was, in effect, to reduce the amount to be paid upon the policies, but to do this by making the sum which would be equivalent to the difference between the old and present premiums a charge upon the policy, payable when the policy should become a claim. There is no

contract that the Professional shall pay these sums to the European, and there is no bargain that the policy should be kept up. If the policy is kept up, the European reduce the amount payable on it by the sum mentioned in the memorandum. If the policy lapses the European have nothing to pay upon it, and have gained the premiums paid in the meanwhile. In any case they get all that they bargained for. The European have themselves acted on the very principle which I contend for.

Rozburgh, Q.C., for the Professional Company.

Higgins, Q.C., in reply.—Mr. Pearson has said very little on the question of set-off, but there are cases (all of which are mentioned in Buckley on Joint Stock Companies, p. 220), including the *Engle Insurance case*, 16 S. J. 483; the *Delhi Bank case*, 15 S. J. 923; and *Price v. Parlbly*, which show that if there is a debt payable by Stevens he clearly is not entitled to the set-off which he claims. The only question really is whether there is any personal debt from Stevens. There is certainly a debt due, and you cannot have a debt without a debtor. The terms both of the letter from the manager of the European and of the circular sent by the official manager of the Professional, which are addressed directly to the policyholders, are inconsistent with any other view than that there is a personal debt due from them to the Society.

Judgment reserved.

Feb. 2.—Lord ROMILLY, after stating the facts as above, continued:—In this state of the case questions have arisen between the official liquidator and the former policyholders in the Company as to the right of proof, in respect of policies either exchanged by them, or bearing the endorsement already referred to.

Upon the whole case I am of opinion that the Society is entitled to recover the balance of the sums charged upon Mr. Stevens's policy, with interest at four per cent, as a debt due from him to the Society, after giving credit thereon for the dividends received by the Society from the Company, and that it may be set off against any dividend payable to him by the Society on his proof for the value of his policy. And with respect to Mr. Nuttall, I am of opinion that the Society is entitled to recover from him the amount of the dividends received by him from the Company.

These being representative cases, the costs were ordered to be paid by the joint official liquidators out of the estate.

Solicitors for the joint official liquidator, *Mercer & Mercer*.
Solicitors for the Professional Company, *Travers, Smith, & Co.*

Solicitors for Mr. Stevens and Mr. Nuttall, *Stevens, Wilkinson, & Harries*.

APPOINTMENTS.

Mr. W. FROOKS WOODFORD, barrister-at-law, has been appointed judge of the County Court Circuit No. 19, in succession to Mr. George Russell. Mr. Woodford was called to the bar at the Inner Temple in Hilary Term, 1844, and has been a member of the Western Circuit. For the last three years he has been Deputy Recorder of Bristol, and for many years the leader of the Dorset Sessions, and Revising Barrister for South Hants.

We are glad to learn that Mr. G. B. Gregory, M.P., has given notice of his intention to ask the First Commissioner of Works if he will lay upon the table a copy of the contract for the new Courts of Justice. The question was to be asked yesterday (Friday) evening.

The Extradition Treaty with Austria was printed in the *Gazette* for last Friday but one. Extradition is to be granted for murder or the attempt; manslaughter; counterfeiting, altering, and uttering coin; and forgery or falsification of securities; obtaining money or goods by false pretences, crimes against Bankruptcy Law, statutory frauds by bailees, bankers, agents, trustees, directors, members, or public officers of companies; rape, abduction, child-stealing, kidnapping, and false imprisonment; burglary, arson, robbery with violence, threats with intent to extort, sinking or destroying a vessel at sea or the attempt, aggravated assaults on shipboard on the high seas, revolt or conspiracy to revolt under the same circumstances, perjury or subornation of perjury.

PARLIAMENT AND LEGISLATION.

HOUSE OF LORDS.

March 24.—*Private Bills.*—Lord Redesdale moved that section 4 of Standing Order No. 179 be suspended in respect of Bills originating in this House and included in either of the two classes of Private Bills in Standing Order No. 178, and that all such Bills be read a second time on Friday, the 27th inst.; and that all petitions praying to be heard upon the merits against any such Bill be presented by being deposited in the Private Bill Office, before three o'clock in the afternoon, on or before Saturday, the 3rd day of April next. The motion was agreed to.

March 26.—*Title to and Transfer of Land.*—The Lord Chancellor, in introducing three Bills relating to these subjects, referred to the difference between a registry of title and a registry of deeds. The latter may be thus stated:—Every deed connected with the property is placed upon the register. It is either transcribed at length or described in a formal manner. It is obvious that a registry of that kind may add security to the title to land, but it by no means facilitates the transfer of land. On the other hand in the registry of the title to land, you will have no deeds whatever. You will have on the register a description of the property—where it is, how it is called, and as far as possible its boundaries; but beyond those particulars you will have nothing except the name of the proprietor of the property. How will that work in practice? The owner of a fee simple estate with a perfectly good title contemplates selling it in lots—say in fifty lots. Under a registry of title, the land would be placed on the register with a simple description of the situation, and the name of the proprietor. That being done, every one of the fifty intending purchasers has nothing to do but come to the register and satisfy himself that the piece of land which he proposes to buy has been entered there by name. The limitation of time and expense would be as great as can well be conceived when we compare that process with the one which has at present to be gone through.

FORMER MEASURES.

The establishment of a registration in that sense was the object of the Bills which I introduced in 1859. At that time the proposal was novel, but it met with very considerable approval by the profession and the public. The Bills were read a second time, but a dissolution of Parliament having come on shortly after, the subject was allowed to slumber. In the year 1862 the late Lord Westbury introduced a bill on this subject, which was subsequently carried through Parliament. It was said to be based on the principle of a "registry of the title to land," but it was not a measure for the registry of land in the sense I have endeavoured to explain it. It was a registry which, under the name of a registry of land, was a registry of deeds, and, to my mind, at least, it was a registry of deeds of the worst kind, because it was a system under which the person registering had the power to place on the register, not the deeds themselves, but a statement of what he conceived to be the effect of the particular deed. A registry office, with a registrar and staff, was established in London. A certain number of proprietors brought in their properties for registration in the office, but the number was so small, as compared with the aggregate of proprietors of land in this country, that the Act is generally regarded as a failure. In 1868 a Royal Commission was appointed to inquire into the working of the Act of 1862. That Commission recommended that another system should be adopted—that there should be recurrence to the principle on which the Bills of 1859 had been framed. Five of the Commissioners recommended a literal reproduction of the Bills of 1859, the other Commissioners recommended that the principle of those Bills should be adhered to. The Bill introduced last session by Lord Selborne was mainly founded on the report of the Commissioners, and adopted the true principle of the registry of the title to land. There were two differences between that Bill and the Bills of 1859. Lord Selborne proposed to take the Office of the Land Registry in London, created by the Act of 1862, as the registry to which titles were to be brought; whereas the Bills of 1859 provided for

the establishment of a Landed Estates Court similar to that which exists in Ireland. He also proposed that after a time there should be a compulsory registration of land, whereas the Bills of 1859 had left the registration entirely voluntary. After alluding to the reference of Lord Selborne's Bill to Mr. Charles Hall, now the Vice-Chancellor, the Lord Chancellor proceeded to explain the provisions of his measure, which, as we have summarized them elsewhere, we need not here repeat; but we may give from the *Times'* report his Lordship's reasons for the provisions of his Bill upon the following points:—

"A GOOD HOLDING TITLE."

"A good holding title" is not an uncommon phrase, but it is not a legal phrase; it has no legal precision, and cannot be defined in legal terms. Quite the contrary, because it must be remembered that what may be in the opinion of one conveyancer "a good holding title," may be in the mind of another conveyancer a title surrounded with difficulty and doubt, and for that reason a title which he would not allow his client to accept. There can be no doubt that in the dealings with land such a title is very often accepted, but it is always one which the purchaser accepts at his own risk, and if loss results from it the loss is his. It would be a very different thing to allow by law a registry of such a title as that, with the view to a legal certificate that it was indefeasible.

BOUNDARIES.

It was shown before the Royal Commissioners in 1868 that in practice boundaries never create any difficulty in the buying and selling of property; that questions of boundary were managed quite easily on the spot, and never came before counsel. In the next place, the settlement of boundaries by the registrar would bring forward disputes and lead to litigation. On many estates there have been unsettled questions of boundary for hundreds of years, but they have been allowed to remain in abeyance and never have caused any difference among the owners of adjoining estates. But if the duty of settling the boundaries devolved on the registrar that satisfactory state of things might be put an end to, because if those questions were raised for decision, the parties on either side might be unwilling to concede. But there is a still further reason against it. It would be impossible for the registrar to decide as between adjoining owners unless he had all those owners before him; but when John Smith comes before him to register his title to Whiteacre, how is the registrar to know the boundaries of all the owners of property on both sides of Whiteacre? The registrar if he were to settle the boundaries of John Smith of Whiteacre would have to enter into an examination of all the titles of the adjoining owners, in order to satisfy himself that he had all the real owners before him. All that, for the objects we have in view, is unnecessary. It is disregarded in the practical dealings with land, and is a thing nobody asks for.

LOCAL REGISTRIES.

It sounds very plausible to say that, on the same principle which makes us hold that justice should be brought home to every man's door, dealings with property should be brought as close as possible to the property dealt with, and that, especially in the case of small properties, it is very desirable that there should be a local office for doing the business on the spot. But, on the other hand, you must bear in mind what is to be said on the other side. Could any one go further than to suggest that there should be a registry in every county of England? But take the case of a large county, sixty or eighty or a hundred miles long. Persons will often have to go to as great a distance to the registry in their own county as they would to come to the one in London, and perhaps the communications, as to locomotion, will be more difficult. In addition to that, you must bear in mind that while the local registries are in operation a very large amount of dealings with property will be going on in London. Dealings of this kind will always go on to a very large extent, because of the greater facilities for them that are to be found in the metropolis. The consequence will be that persons from London will have to go down and make examinations at the local registries.

STATUTE OF LIMITATIONS.

As to the measure dealing with the question of the limitation of claims and actions regarding real property he explained that he proposed to shorten the period of twenty

years in the Act of William 4 to twelve years, and the period of ten years to six. The limitation in respect of succession claims, which stands at forty years, he proposed should not go beyond thirty at the utmost.

VENDORS AND PURCHASERS.

The third of the Bills his Lordship introduced related to vendors and purchasers, and by it he proposed that if there be no stipulation to the contrary, forty years' title should be sufficient to show, and that the purchaser should not be entitled to attested copies of the deeds, except at his own expense.

Lord Selborne said it was not necessary to go into the points on which there was some variance between this Transfer Bill and his own. On all points he was happy to think that there was not anything that deserved to be called a substantial difference. Upon the subject of local registries he quite concurred in the view expressed by Lord Cairns. There could be no doubt that as the measure works it would be found that increased local facilities would become necessary; but his present impression was that it was a safe principle to measure the reasonableness by the cost, and where the amount of business would probably be sufficient to pay its own expenses, in such case a very strong claim might be established for local facilities. He was glad to find adopted the principle of the Bill of last session with respect to limitation. The third Bill, which was quite new, and belonged altogether to his noble and learned friend, depended very much upon matters of detail, but, so far as he understood its provisions, it aimed at accomplishing a desirable object.—Lord Hatherley heartily concurred with Lord Selborne in wishing the measures all possible success.—After some remarks by Lord Romilly, the bills were read a first time.

HOUSE OF COMMONS

March 19.—*Mr. Whalley's Imprisonment.*—The Speaker read a letter which he had received from the Lord Chief Justice of England communicating the fact of the imprisonment of Mr. Walley. His Lordship said, after stating the facts—"The case does not therefore fall within the existing precedents, in each of which a report was made to the House, of which the member imprisoned for contempt was an actual member. If I rightly apprehend the principle on which Lord Chancellor Brougham, in the case of Mr. Wellesey, and Lord Chancellor Cottenham, in the case of Mr. Charlton, proceeded in reporting to the House of Commons the imprisonment of one of its members—and I say so after having consulted very high authorities—it was not that there was any doubt of the power of a Court of Justice to commit a member of the House of Commons for contempt, but because it was thought right, out of that deference and respect which every Court of Justice would desire to manifest towards the House of Commons, to inform the House of the arrest of one of its members, and of the reason why a member so circumstanced was prevented from appearing in his place and discharging his duties as a member of the House. This reason would not appear to apply to a case in which the House of Commons, of which a member was a component part at the time of his arrest, had ceased to exist before any report could be made, unless, indeed, the party imprisoned, having been again elected a member of a new House of Commons, the imprisonment should be continued, and a member should be thus prevented from taking his seat, which, however, is not the case in the present instance."

March 20.—*Mr. Whalley's Imprisonment.*—Mr. Whalley brought forward, as a question of privilege, the above letter of the Lord Chief Justice, and moved that the letter be referred to a committee of privileges.—Mr. Disraeli said that there had been an apparent violation of the privileges of a member of the House. He suggested that the matter should be referred to a select committee.—Mr. Whitbread said that the unbroken rule had been to refer such cases to a committee of privileges.—Mr. Lowe was in favour of the select committee.—The Speaker said that the committee of privileges was the ordinary tribunal of reference—but it had been found to be an inconvenient one, inasmuch as it was composed of all Knights of the Shire, all gentlemen of the Long Robe, and all Merchants. Ultimately Mr. Whalley

withdrew his motion, and a select committee was ordered to be appointed.

Ancient Monuments.—Sir J. Lubbock brought in a Bill for the better preservation of ancient monuments.

Tribunals of Commerce.—Mr. Whitwell brought in a Bill for the establishment of tribunals of commerce.

Metropolitan Building Acts.—Colonel Hogg brought in a Bill for consolidating and amending the Building Acts of the metropolis.

Betting.—Mr. Anderson brought in a Bill on the subject of betting.

Elementary Education Act.—Mr. Richard introduced a Bill to repeal the 25th clause of the Education Act of 1870.—Mr. Dixon also introduced an Amendment Act.

Factory Acts.—Mr. Mundella introduced a Bill to amend the Factory Acts.

Household Franchise (Counties).—Mr. Trevelyan brought in a Bill to extend the Household Franchise to counties.

Leases and Sales of Settled Estates.—Mr. Gregory brought in a Bill to extend the provisions of the Leases and Sales of Settled Estates Act.

Permissive Bill.—Sir. W. Lawson brought in the Permissive Bill.

Merchant Shipping.—Mr. Plimsoll brought in a Bill to provide for the periodical survey of merchant ships, and to diminish the practice of overloading.

Married Women's Property Act, 1870.—Mr. Morley brought in a Bill to amend the Married Women's Property Act of 1870.

Offences against the Person.—Mr. Charley brought in a Bill to amend the law relating to offences against the person.

Women's Rights.—Mr. Forsyth brought in a Bill to remove the electoral disabilities of women.

Revenue Officers' Electoral Disabilities.—Mr. Monk brought in a Bill to relieve Revenue officers from remaining electoral disabilities.

Juries.—Mr. Lopes brought in a Bill to amend and consolidate the law relating to juries.

Imprisonment for Debt.—Mr. Bass brought in a Bill to amend the law of imprisonment for debt by county court judges.

Landlord and Tenant (Ireland).—Mr. Nolan brought in a Bill to amend the Landlord and Tenant (Ireland) Act, 1870.

Elections.—Sir C. Dilke brought in a Bill to extend the hours of polling.

Dwellings for Working Men.—Mr. Whitwell brought in a Bill to facilitate the erection of dwellings for working men on land belonging to municipal corporations.

Public Meetings (Ireland).—Mr. P. J. Smyth brought in a Bill to assimilate the law of Ireland with reference to public meetings, to that of England.

Unqualified Practitioners.—Mr. Charley brought in a Bill to amend the law relating to legal practitioners.

Infanticide.—Mr. Charley introduced a Bill to amend the law relating to infanticide.

Public Worship.—Mr. Salt brought in a Bill to provide facilities for the performance of public worship according to the rites and ceremonies of the Church of England.

The above bills were read a first time.

March 21.—*Middlesex Sessions (Salaries, &c.).*—Sir H. Selwin-Ibbetson moved, in committee, a resolution on which it was proposed to found a Bill. The salary, he said, attaching to the office of Assistant-Judge of the Middlesex Court ceased on the resignation of the late Judge, Sir William Bodkin. The county had agreed to divide the salary of the future judge with the treasury, and the treasury had agreed to the sums—which were not yet sanctioned by law—to be paid to the deputy-judge and the chairman of the second court. It would be necessary to introduce a Bill on the subject.

The resolution was agreed to, and the Bill was subsequently brought in and read a first time.

March 23.—*Churchwardens.*—Mr. Monk brought in a Bill to facilitate the admission of churchwardens into office.

Publicans (Ireland).—Mr. Sullivan introduced a Bill relieving publicans in Ireland from restrictions in carrying on their trade.

Municipal Corporations and Franchise (Ireland).—Mr. Butt brought in a Bill to extend to the Municipal Corpora-

tions in Ireland certain privileges now exercised and enjoyed by Municipal Corporations in England, and to amend the laws regulating such Corporations in Ireland; also a Bill to assimilate the law regulating the municipal franchise in Ireland to that regulating it in England.—Mr Bruen brought in a Bill to assimilate the law regulating the elective franchise in cities, towns, and boroughs in Ireland to that regulating it in cities, towns, and boroughs in England, and to amend the laws of rating and of the registration of voters in Ireland.

The above Bills were read a first time.

March 24. — *Game (Ireland).*—Viscount Crichton brought in a Bill for altering the shooting season for grouse and certain other game birds in Ireland.

Monastic and Conventual Institutions.—Mr. Newdegate brought in a Bill for appointing commissioners to inquire respecting monastic and conventual institutions in Great Britain and for purposes connected therewith.

Juries (Ireland).—On the motion of Mr. Bruen a select committee was appointed to inquire and report on the working of the Irish jury system before and since the passing of the Act 34 & 35 Vict. c. 65, and whether any and what amendments were necessary to secure the due administration of justice.

Criminal Law Amendment Act (1871).—Mr. Mundella brought in a Bill to repeal this Act.—Mr. Cross said they would, he hoped, be enabled to legislate on the subject during the present session.

Registration of Firms.—Mr. Norwood brought in a Bill for the registration of certain firms carrying on business in the United Kingdom.

Sale of Spirituous Liquors (Ireland).—Mr. R. Smyth brought in a Bill to prevent the sale of spirituous liquors on Sunday in Ireland.

Law of Homicide.—Mr. Russell Gurney brought in a Bill to consolidate and amend the law relating to homicide.

These Bills were read a first time.

March 25.—*Parliamentary Elections (Polling) Bill.*—Sir C. Dilke moved the second reading of his Bill for extending the hours of polling in Parliamentary elections from four p.m. to eight p.m. In the metropolitan and many other constituencies, he said, skilled artisans gave up the day or a portion of it to political purposes, but the class below them, as also clerks and city men, were less able or willing to make such a sacrifice. Many of the latter had to start at eight in order to reach their places of business by nine, and even those who were an hour later found the polling-places so crowded between eight and nine that they were unable to vote at that time. He himself knew of twenty or thirty voters of this class with whom this had been the case.—The rejection of the Bill was moved by Mr. Goldney, and seconded by Colonel Barttelot, who urged the encouragement which would be given to riot and corrupt practices by the prolongation of the polling hours, and the increase which it would necessitate in the returning officers' charges.—Mr. J. Holms and Mr. Rathbone supported the proposed change.—Sir H. James gave a qualified support to the Bill, admitting that an extension of the hours might be desirable in large towns.—After many hon. members had spoken, Mr. Cross opposed the Bill, contending that no case had been made out for the alteration. He cited a return showing, with regard to a number of the largest boroughs in England, the number of electors on the roll and the number who had actually voted. This showed that, speaking generally, the proportion of the persons who had voted at the last election was very much larger than it had ever been before. He suggested that a more favourable opportunity for considering the operation of the Ballot Act would be when the election petitions had been tried, and the reports of the judges were before them.—Mr. Foster agreed with Sir H. James that the Bill might be confined to the large constituencies, and suggested that it should be referred to a select committee.—On a division, however, the second reading was negatived by 201 to 126.

Land Bill.—The O'Donoghue introduced a Bill to extend the provisions of the Irish Land Act of 1870 to England and Scotland.

March 26.—*Middlesex Sessions Bill.*—This Bill was read a second time.

Bills of Sale Act Amendment Bill.—Mr. Lopes introduced a Bill to amend the Bills of Sale Act, and the measure was read a first time.

Coroners' (Ireland) Bill.—Mr. Vance introduced a Bill to amend the law relating to the appointment, duties, and payment of county coroners, and expenses of inquests in Ireland.—The Bill was read a first time.

Innkeepers' Liabilities.—Mr. Wheelhouse brought in a Bill to abolish certain liabilities now attaching to innkeepers, and the measure was read a first time.

SOCIETIES AND INSTITUTIONS.

LAW UNION FIRE AND LIFE INSURANCE COMPANY.

The annual general meeting was held on Thursday afternoon, at the offices of the company, Chancery-lane, JAMES CUDDON, Esq., the deputy-chairman, presiding.

Mr. F. MCGEY (the secretary) read the notice convening the meeting, and the minutes of the preceding meeting, which were confirmed. The directors' report and statement of accounts having been taken as read

The CHAIRMAN said—Gentlemen, the accounts for the past year, now before you, exhibit a considerable improvement in the new business of the company in both departments. In the life department such improvement is manifest in three important particulars,—namely, the amount of the new premiums, the average amount of the new policies, and the total sum assured thereby. The new premiums in the past year have reached the highest amount yet attained in this company,—namely, £10,590, as against £8,500 in the preceding year. The average amount of the new policies has risen from £814 in 1872 to £1,023 in 1873, while the total amount thereby assured is £267,000 for the past year, as compared with £205,000 in the former year. These are favourable features. The fluctuation in the amount of the life claims during the past year is obvious; but I may observe that a payment made in respect of a temporary excess in the rate of mortality is not all money lost, but is in a great measure a pre-payment of claims, which would otherwise have to be met at some future time or times—either proximate or remote. And, further, it is in the very nature of a life business that there should be fluctuations. All life assurance calculations are founded on averages, and the very word "average" necessarily implies variation. This departure, therefore, from the even tenor of our way should surely be regarded as an incident in the chapter of accidents from which, however great the care, prudence, and vigilance in accepting or rejecting lives, no office, I venture to say, can rely on enjoying a perpetual exemption. By way of a little counterpoise to the excess of claims, I may state that during the past year several reversions purchased by the company have fallen in, which, when realised, may be expected, besides allowing £5 per cent. per annum interest on the cost of such reversions, to yield a profit on the capital of £5,000 or £6,000 at least. The average rate of interest on our investments shows a very satisfactory improvement, although we have not been less careful as to our securities. As to the claims in the fire department, we ought to be content, as the losses do not amount to more than the average per centage. I am happy to say that many of the insured are revising their fire policies, with a view to increasing the amount insured in due proportion with the enhanced cost of reinstating. The new fire premiums have increased thirteen per cent. during the past year. We must all regret the loss of Mr. Marsh, who died last year, and who had been an active director of the company from the time of its formation. Since the report was printed we have had the misfortune to lose an old and valuable country director and a large shareholder, Mr. Dabbs, of Stamford. I take leave to remind you that this is the year for the quinquennial valuation. I trust that every shareholder will add something to the business of the company during the current year. Nothing else but the hearty co-operation of the shareholders is required to make our dividends not only permanently good, but also gradually progressive. I shall be most happy, before moving the adoption of the report, to answer any question which any gentleman may wish to ask respecting the business of the company.

Mr. T. J. HOOPER—I wish to ask a question upon a subject not mentioned in the report, and I do so for the information of the shareholders generally. It has reference to the action which occurred a short time ago in which this company contested the payment of a life policy. I am sure the directors have an explanation to give of it, and I think they will be only too glad to explain, because it appeared from the newspaper report that they contested the claim on purely technical grounds. I had nothing whatever to do with that action, and am in no way concerned in it, but as a shareholder and an agent of the company, I think it would strengthen the hands of the agents generally, if you could give us some few of the grounds on which you were led to resist the payment of the claim in question.

The CHAIRMAN—I am very much obliged to the honourable proprietor for asking this question, as it affords me an opportunity of giving an explanation, some of the newspapers having made a mistake in reporting the result. I can assure the meeting that under no circumstances would the directors have disputed a policy upon any technical ground or upon any ground whatever, unless they had felt themselves compelled to do so in justice to the policyholders and shareholders. The policy in question was effected by a gentleman upon the life of a lady, and in the proposal for the insurance it was distinctly stated that the life had never been proposed for assurance to any other office, and I need not say how important it is that a correct answer should be given to that question. The policy having been completed on the 9th day of April, 1872, the death occurred on the 16th day of June following, and it came to the knowledge of the directors that a *post-mortem* examination of the body had (at the instance of the lady's relatives) been made, and that it proved to be the fact that she had diseased lungs and that 42 gall stones had been found, from one of which (as large as a walnut) death had ensued; and you will readily understand that such a result in respect of a life which had been insured scarcely ten weeks, left the directors no alternative but to make further inquiry. Upon inquiry being made it was found that the life had in fact been proposed previously to two other offices of standing and declined by both, one of which proposals was made only about two or three months previous to the proposal to this company. Had the directors known of these prior proposals that would have led to inquiry, and the knowledge of facts which would have induced them to refuse the insurance at any premium whatever. It was proved at the trial that the lady had been an intense sufferer for some time previously. The result of the trial was that a verdict was given for the company upon the count which involved the untrue statements in the proposal. The insurer had lent no money, and insured the life only in anticipation of an intended marriage which death prevented. In conclusion I may add that the directors took the advice of most eminent counsel, and acted upon it only.

Mr. HOOPER—I hope you will understand that I did not bring this forward in any spirit of complaint. I only wished for information, because I felt sure that you would not in this office resist the payment of any claim upon purely legal grounds.

Mr. MCGEDY—I may inform you, Mr. Hooper, that the reports in the newspapers, with the exception of the *Times*, were all wrong. The verdict on the principal count was for the company, whereas it appeared in the newspapers as against us.

The CHAIRMAN then formally moved that the directors' report be received and adopted.

Mr. H. MASON seconded the motion, which was carried unanimously.

Mr. H. MASON proposed a vote of thanks to Mr. Cudon, the deputy-chairman of the company.

Mr. MAUDE seconded the motion, which was carried with applause.

The CHAIRMAN—I feel deeply indebted to you, gentlemen, for this kind recognition of the services which I am able to render to the company. It is not only an immense pleasure to me to find that my efforts on behalf of this office are so highly appreciated, but that in the discharge of my duty I am surrounded by so many gentlemen of great business experience, of great talent, and the highest possible integrity. I have the able assistance of my friend Mr.

McGedy, Mr. Rogers of the fire department, and other officials in the office, without which, of course, the business would not be in its present prosperous condition. I thank you very much in deed for your kindness.

Mr. F. R. WARD proposed a vote of thanks to the secretary, the solicitor, and the other officers, for their efficient services on behalf of the company.

Mr. C. A. SWINBURNE seconded the motion, which was at once carried with unanimity.

Mr. MCGEDY—On behalf of myself, the solicitor, and the staff of the office, I return you my best thanks for the compliment you have paid us in passing this vote of thanks. We are all most anxious that the company should prosper; and we hope that, during the current year, which is the last of the fourth quinquennial period, the shareholders will come forward and assist us by bringing a good many life proposals. Last year, as the chairman has told you, we did the largest amount of new business we have ever transacted in any one year, amounting to £10,594 in new life premiums, and I should very much like to see it exceeded this year. With a little effort I think we might reach £11,000. We shall make every exertion in the office, and I am sure that if you will kindly give us your support we shall succeed in obtaining that amount of new business.

The meeting then ended.

LAW STUDENTS' DEBATING SOCIETY.

The society met on Tuesday evening last at the Law Institution as usual. The following question was discussed by a well attended meeting (ccxxvii. Jurisprudential):—"Should the law be amended so as to give effect to the verdict of a majority of a jury?" and decided in the negative by the casting vote of the chairman.

BRISTOL ARTICLED CLERKS' DEBATING SOCIETY.

A meeting of this society was held on Tuesday evening, the 17th inst., J. Osborne, Esq., solicitor, in the chair. The following was the subject, which was opened by Mr. Mosely and opposed by Mr. Baylis, "Which is the most advantageous to the holder, an estate in fee simple, fee farm, or for a term of 1,000 or more years?"

LEGAL ITEMS.

The Queen's Proctor's costs in the divorce cases for the past year amount to £2,138 beyond the £3,000 originally voted.

The *Academy* states that the Lord Chief Justice is occupied with the correction of the proofs of his judgment in the Tichborne case.

The death of Sir William Bodkin, who lately resigned the office of Assistant-Judge of the Middlesex Sessions, is announced by a daily paper.

The electors to the Vinerian Readership in English and Civil Law, vacated by Mr. Digby, have elected Mr. Holland, late Fellow of Exeter College.

It is stated that a bill to deal with the Sheriffs' Courts of Scotland is one of the measures which the Lord Advocate has in preparation for that country.

In the European Assurance Society Arbitration Lord Romilly has ordered a call to be made on the British Provident Life and Fire Assurance Society of £80 per share.

The *Times* states that Mr. Justice Honyman is making satisfactory progress towards recovery, and will, it is hoped, in no long time be enabled to resume his judicial duties.

Mr. Bass has introduced a Bill to amend the law of imprisonment for debt by county court judges, founded on the report of the Select Committee which sat upon the subject last session.

In a supplementary estimate issued on Saturday of additional sums to the money already provided for 1873, required to be voted for the year ended the 31st of March, there appears a sum of £40,000 to defray the further cost of the prosecution *The Queen v. Castro*.

A meeting of the Judicature Commission was held on Thursday at the Westminster Palace Hotel. Present—the Lord Chancellor, Lord Hatherley, the Lord Chief Justice

of England, the Right Hon. A. S. Ayrton, Sir Sydney Waterlow, M.P., Mr. Whitmore, Q.C., Mr. Hollams, Mr. F. D. Lowndes, and Mr. R. A. Fisher, the secretary.

The *Manchester Guardian* states that the members of the Oxford Circuit, when assembled at Gloucester, will be invited to consider a motion having reference to the manner in which Dr. Kenealy conducted the defence in the recent trial in the Court of Queen's Bench of *Regina v. Castro*, otherwise *Orton*.

A bill, says the *Albany Law Journal*, is before the Ohio Legislature which provides that, when insanity is pleaded as a defence to a criminal charge, the prisoner shall be examined by a special jury. If found to be sane, the plea, of course, fails and the trial is to proceed. If really insane, he is to be sent to a lunatic asylum and kept there until cured, when the trial is to be resumed.

By the Government measure respecting the payment of the Assistant Judge of the Court of Sessions of the county of Middlesex, and his Deputy, and the Chairman of the Second Court, the Assistant Judge is to have £1,500 a year, one half of which is to be paid out of the Consolidated Fund and the other half by the county. The Deputy is to have five guineas a day; and the same amount is to be paid to the Chairman of the Second Court.

The new Chief Justice of the United States was installed on the 4th inst. An American journal thus describes the ceremony:—"The associate justices were announced by the marshal of the court in the usual fashion, and precisely at twelve they settled into their seats and awaited the advent of their new chief. He followed them, wearing his robes of office, and took a seat near the desk of the clerk, while the ancient and formal proclamation inviting all persons having business to draw near, was made. The administering of the oath followed, and was exceedingly simple. The clerk, Mr. Middleton, read the commission of appointment, at the end of which Justice Waite arose and read in clear and vigorous tones the following oath:—"I,

Morrison R. Waite, do solemnly swear that I will administer justice without respect to persons and do equal right to the poor and to the rich, and that I will faithfully and impartially discharge and perform all the duties incumbent on me as chief justice of the Supreme Court of the United States according to the best of my abilities and understanding, agreeably to the constitution and laws of the United States. So help me God." "So help you God," said the venerable clerk, by way of a clincher, and the business was done. Judge Waite then subscribed to the oath. He had previously taken the iron-clad oath as a sort of appetizer in the clerk's office. Nothing remained but for him to pass around to the door behind the judge's seats and enter, which he did with dignity, the associate justices rising and bowing as he took his seat. The new judge, who is a portly, solid, and substantial looking man, is well qualified physically to sit in the midst of the dignified and good looking men who compose the Supreme Court. Being a little shorter than most of them in stature, he does not make an imposing central figure, but his robes help to compensate for the difference, and his strong and massive head makes his personal appearance all that could be desired."

Mr. Thomas Batty Addison, the chairman of the Preston quarter sessions, has, says the *Manchester Guardian*, sent to the clerk of the peace for the county his resignation of that office. Mr. Addison is in his eighty-seventh year. He presided at the Michaelmas quarter sessions for the last time. Mr. Addison was called to the bar in 1808, and he practised on the Northern Circuit for many years. He qualified as a county magistrate in 1821, and with the exception of Mr. R. Townley Parker has been longer in the commission of the peace than any other Lancashire magistrate. Soon after he became a magistrate he was elected to the office which he has just vacated, on the death of Sir T. D. Hesketh, and he has filled it nearly fifty-three years. Mr. Addison has been in very feeble health for some months.

COURT PAPERS.

HIGH COURT OF CHANCERY.

Easter Term, 1874.

ROTA OF REGISTRARS IN ATTENDANCE ON

Date.	LORD CHANCELLOR.	MASTER OF THE ROLLS.	LORDS JUSTICES.	V. C. MALINS.	V. C. BACON.	V. C. HALL.	CERTIFICATES OF SALE AND TRANSFER.
4TH WEEK.							
Monday, April 13	Mr. King	Mr. Holdship	Mr. Leach	Mr. Colville	Mr. Disraeli	Mr. Ward	Mr. Rogers
Tuesday 14	Rogers	Farrer	Latham	Merivale	Milne	Teesdale	Holdship
Wednesday 15	King	Holdship	Leach	Colville	Disraeli	Ward	Teesdale
Thursday 16	Rogers	Farrer	Latham	Merivale	Milne	Teesdale	Leach
Friday 17	King	Holdship	Leach	Colville	Disraeli	Ward	Merivale
Saturday 18	Rogers	Farrer	Latham	Merivale	Milne	Teesdale	Disraeli
5TH WEEK.							
Monday 20	Farrer	Ward	Merivale	Disraeli	King	Leach	Holdship
Tuesday 21	Holdship	Teesdale	Colville	Milne	Rogers	Latham	Ward
Wednesday 22	Farrer	Ward	Merivale	Disraeli	King	Leach	Latham
Thursday 23	Holdship	Teesdale	Colville	Milne	Rogers	Latham	Merivale
Friday 24	Farrer	Ward	Merivale	Disraeli	King	Leach	Milne
Saturday 25	Holdship	Teesdale	Colville	Milne	Rogers	Latham	King
6TH WEEK.							
Monday 27	Teesdale	Leach	Milne	King	Holdship	Colville	Ward
Tuesday 28	Ward	Latham	Disraeli	Rogers	Farrer	Merivale	Leach
Wednesday 29	Teesdale	Leach	Milne	King	Holdship	Colville	Merivale
Thursday 30	Ward	Latham	Disraeli	Rogers	Farrer	Merivale	Milne
Friday, May 1	Teesdale	Leach	Milne	King	Holdship	Colville	Rogers
Saturday 2	Ward	Latham	Disraeli	Rogers	Farrer	Merivale	Holdship
7TH WEEK.							
Monday 4	Latham	Colville	Rogers	Holdship	Ward	Disraeli	Leach
Tuesday 5	Leach	Merivale	King	Farrer	Teesdale	Milne	Colville
Wednesday 6	Latham	Colville	Rogers	Holdship	Ward	Disraeli	Milne
Thursday 7	Leach	Merivale	King	Farrer	Teesdale	Milne	Rogers
Friday 8	Latham	Colville	Rogers	Holdship	Ward	Disraeli	Farrer
Saturday 9	Leach	Merivale	King	Farrer	Teesdale	Milne	Ward

The Whitsun Vacation will commence on Monday, the 11th day of May, and terminate on Wednesday, the 20th day of May, both days inclusive.

SITTINGS, EASTER TERM, 1874.

LORD CHANCELLOR.

Westminster.
Wed., April 15. Appeal Motions.
Lincoln's Inn.
Thursday ..16
Friday17 Appeals.
Monday20
Tuesday21
Wednesday..22 App. mtns. & petns.
Thursday ..23
Friday24 Appeals.
Monday27
Tuesday28
Wednesday..29 App. mtns. & apps.
Thursday ..30
Friday, May 1 Appeals.
Monday,4
Tuesday,5
Wednesday..6 App. mtns. & petns.
Thursday ..7 Appeals.
Friday8
NOTE.—Such days as his Lordship shall be engaged in the House of Lords are excepted.

LORDS JUSTICES.

Westminster.
Wed., April 15. Appeal Motions.
Lincoln's Inn.
Thursday ..16. Appeals.
Friday17. Rkt. apps. & apps.
Saturday ..18 Petns. in lunacy & app. petns.
Monday20 Appeals.
Tuesday21
Wednesday..22 App. mtns. & apps.
Thursday ..23. Appeals.
Friday24. Rkt. apps. & apps.
Saturday ..25 Petns. in lunacy & app. petns.
Monday27. Appeals.
Tuesday ..28 Appeals from the County Palatine of Lancaster, apps. from the Stannaries Co. and apps.
Wednesday..29 App. mtns. & apps.
Thursday ..30. Appeals.
Friday, May 1. Rkt. apps. & apps.
Saturday ..2 Petns. in lunacy & app. petns.
Monday4 Appeals.
Tuesday5 App. mtns. & apps.
Thursday ..7. Appeals.
Friday8. Rkt. apps. & apps.
NOTE.—The days (if any) on which the Lords Justices shall be sitting with the Lord Chancellor in the Full Court of Appeal, or in the Judicial Committee of the Privy Council, are excepted.

MASTER OF THE ROLLS.

Westminster.
Wed., April 15. Motions.
Chancery Lane.
Thursday ..16 General paper.
Friday17 Petns. sht causes, adj. sums, & gen. pa.
Saturday ..18 Further cons. & gen. pa.
Monday20 General paper.
Tuesday21 Mtns. & gen. pa.
Thursday ..23. General paper.
Friday24. Petns. sht. caus.
Saturday ..25 adj. sums, and general paper.
Monday27 Further cons. & gen. pa.
Tuesday28 General paper.
Wednesday..29 Mtns. & gen. pa.
Thursday ..30. General paper.
Friday, May 1. Petns. sht. caus.
Saturday ..2 adj. sums, and gen. pa.
Monday4 Fur. cons. & gen. pa.
Tuesday5 General paper.
Wednesday..6 Mtns. & gen. pa.
Thursday ..7. General paper.
Friday8. General paper.

N.B.—Unopposed petitions must be presented and copies left with the Secretary, on or before the Thursday preceding the Saturday

on which it is intended they should be heard; and any causes intended to be heard as short causes must be so marked at least one clear day before the same can be put in the paper to be so heard, and the necessary papers left in Court with the Judge's Officer the day before the cause comes into the paper.

V. C. Sir RICHARD MALINS.

Westminster.
Wed., April 15. Motions.
Lincoln's Inn.
Thursday ..16. General paper.
Friday17. Petns. & gen. pa.
Saturday ..18 Sht. causes, adj. sums, & gen. pa.
Monday20 County Ct. apps. & general pa.
Tuesday21 General paper.
Wednesday..22 Mtns. & gen. pa.
Thursday ..23. Petns. & gen. pa.
Friday24 Short causes, adj. sums, & gen. pa.
Saturday ..25 General paper.
Monday27
Tuesday28
Wednesday..29
Thursday ..30. Mtns. & gen. pa.
Friday, May 1. Petns. & gen. pa.
Saturday ..2 Sht. causes, a.j. sums, & gen. p.
Monday4 County Ct. Apps. & gen. pa.
Tuesday5 General paper.
Wednesday..6
Thursday ..7. Mtns. & gen. pa.
Friday8. Petns. & gen. pa.

N.B.—Any causes intended to be heard as short causes must be so marked at least one clear day before the same can be put in the paper to be so heard, and the necessary papers left in Court with the Judge's Officer the day before the cause comes into the paper.

V. C. Sir JAMES BACON.

Westminster.
Wed., April 15. Motions.
Lincoln's Inn.
Thursday ..16 General paper.
Friday17 Petns. sht. caus. & gen. pa.
Saturday ..18 In Bankruptcy.
Tuesday21 General paper.
Wednesday..22
Thursday ..23 Mtns. adj. sums. & General paper.
Friday24 Petns. sht. caus. & gen. pa.
Monday27 In Bankruptcy.
Tuesday28 General paper.
Wednesday..29
Thursday ..30 Mtns. adj. sums & General paper.
Friday, May 1. General paper.
Saturday ..2 Petns. sht. caus. & gen. pa.
Monday4 In Bankruptcy.
Tuesday5 General paper.
Thursday ..7 Mtns. adj. sums. & General paper.
Friday8. General paper.
N.B.—Any causes intended to be heard as short causes must be so marked at least one clear day before the same can be put in the paper to be so heard, and the necessary papers left in Court with the Judge's Officer the day before the cause comes into the paper.

V. C. Sir CHARLES HALL.

Westminster.
Wed., April 15. Motions.
Lincoln's Inn.
Thursday ..16. General paper.
Friday17 Petns. adj. sums, & gen. paper.
Saturday ..18 Sht. causes, adj. sums, & gen. pa.
Monday20 Fur. cons. & gen. paper.
Tuesday21 General paper.
Wednesday..22

Thursday ..23 Mtns. adj. sums. & gen. pa.
Friday24 Petns. adj. sums. & gen. pa.
Saturday ..25 Sht. causes, adj. sums, & gen. pa.
Monday27 Further cons. & gen. pa.
Tuesday28 General paper.
Wednesday..29
Thursday ..30 Mtns. adj. sums. & gen. pa.
Friday, May 1 Petns. adj. sums, & gen. pa.
Saturday ..2 Sht. caus. adj. sums, & gen. pa.
Monday4 Fur. cons. & gen. pa.
Tuesday5 General paper.
Wednesday..6

Thursday ..7 Mtns. adj. sums. & gen. pa.
Friday8 Petns. adj. sums. & gen. pa.
N.B.—Any causes intended to be heard as short causes must be so marked at least one clear day before the same can be put in the paper to be so heard, and the necessary papers left in Court with the Judge's Officer the day before the cause comes into the paper.
No cause, motion for decree, or further consideration, except by order of the Court, may be marked to stand over if it shall be within twelve of the last cause or matter in the printed paper of the day for hearing.

PUBLIC COMPANIES.

GOVERNMENT FUNDS.

LAST QUOTATION, MAR. 27, 1874.

3 per Cent. Consols, 92
Ditto for Account, April 92½
5 per Cent. Reduced 90½
New 3 per Cent., 90½
Do. 3½ per Cent., Jan. '94
Do. 2½ per Cent., Jan. '94
Do. 5 per Cent., Jan. '73
Annuities, Jan. '80 —
Annuities, April, '80 9½
Do. (Red Sea T.) Aug. '80 9½
Ex Bills, £1000, 2½ per Ct. par
Ditto, £500, Do par
Ditto, £100 & £200, par
Bank of England Stock 5
Ct. (last half-year)
Ditto for Account.

INDIAN GOVERNMENT SECURITIES.

India Stk., 10½ p Ct. Apr. '74, 205
Ditto for Account, —
Ditto 5 per Cent., July, '80 167½
Ditto for Account, —
Ditto 4 per Cent., Oct. '80 101
Ditto, ditto, Certificates, —
Ditto to Rs faced Ppr., 5 per Cent. 95
Ind. Inf. Pr., 5 & p Ct. Jan. '72
Ditto, 5½ per Cent., May, '79 101½
Ditto Debentures, per Cent., April, '84 —
Do. Do. 5 per Cent., Aug. '73 100
Do. Bonds, 4 per Ct., £1000
Ditto, ditto, under £1000

RAILWAY STOCK.

Railways.	Paid.	Closing Prices
Stock Bristol and Exeter	100	123
Stock Caledonian	100	96½
Stock Glasgow and South-Western	100	103
Stock Great Eastern Ordinary Stock	100	45½
Stock Great Northern	100	136½
Stock Do., A Stock	100	156½
Stock Great Southern and Western of Ireland	100	112
Stock Great Western—Original	100	125½
Stock Lancashire and Yorkshire	100	142½
Stock London, Brighton, and South Coast	100	82½
Stock London, Chatham, and Dover	100	31½
Stock London and North-Western	100	145½
Stock London and South-Western	100	108½
Stock Manchester, Sheffield, and Lincoln	100	73½
Stock Metropolitan	100	65
Stock Do., District	100	25
Stock Midland	100	130½
Stock North Eastern	100	65½
Stock North London	100	113
Stock North Staffordshire	100	64
Stock South Devon	100	68
Stock South-Eastern	100	110

* A receives no dividend until 6 per cent. has been paid to B.

MONEY MARKET AND CITY INTELLIGENCE.

No change was made on Thursday in the Bank rate. The proportion of reserve to liabilities has fallen from 46·88 per cent. last week to 44·81 per cent. this week. The railway market has been heavy and prices have declined, especially in American stocks. The foreign market has also been inactive, and on Tuesday there was great depression at the opening, but on Thursday there was more firmness. Consols closed on that day 91½ to 92 for delivery.

The twentieth annual meeting of the Briton Medical and General Life Association was held at the Society's House, on Thursday last. The directors, in their report of the proceedings of the association for the year 1873, state that during the year they received 2,337 proposals for assuring a sum of £771,539 9s. 7d., of which 87, for assuring £25,221 8s. 9d., have been declined; 485, for assuring £199,269 5s. 6d., have not been completed from various other causes; and 1,762, for assuring £547,048 15s. 4d., have been carried into effect, and have produced the sum of £18,370 12s. 9d. in annual premiums; that the total premium income of the association for the year, after deducting

re-assurance premiums, amounted to £224,102 18s. 3d., the interest to £27,319 3s. 1d., the other items £239 17s. 9d., making a total income of £251,661 19s. 10d.; and that the claims during the year have been 481 in number, caused by the deaths of 414 assured lives, and have amounted (less the sums received from re-assuring offices) to £161,573 2s. 10d. This sum, in accordance with the custom of the association, includes all claims admitted in the year.

BIRTHS AND MARRIAGES.

BIRTH.

THOMSON—On March 21, at 9, Maude-grove, West Brompton, the wife of Andrew Thomson, Esq., LL.D., barrister-at-law, of a son.

MARRIAGE.

FAWCETT—**HOUGHTON**—On March 20, at St. Matthew's, Bayswater, John Henry Fawcett, Middle Temple, barrister-at-law, to Amelia Emily, only daughter of J. W. Evelyn Houghton, Esq., St. George's, Portsea.

LONDON GAZETTES.

Winding up of Joint Stock Companies

TUESDAY, March 10, 1874.

UNLIMITED IN CHANCERY.

Metropolitan Street Tramways Company.—Petition for winding up, presented March 9, directed to be heard before V.C. Malins on March 20. Ashurst and Co, Old Jewry, solicitors for the petitioners.

Pimlico, Peckham, and Greenwich Street Tramways Company.—Petition for winding up, presented March 9, directed to be heard before V.C. Malins on March 20. Ashurst and Co, Old Jewry, solicitors for the petitioners.

LIMITED IN CHANCERY.

Enfield Ironworks and Inventions Development Company, Limited.—The M.R. has fixed March 18 at 11, at his chambers, for the appointment of an official liquidator.

Hereford and South Wales Wagon and Engineering Company, Limited.—By an order made by V.C. Hall, dated Feb 27, it was ordered that the above company should be wound up. Ellis and Co, St Swithin's lane, solicitors for the petitioner.

Patent Cork Company, Limited.—Petition for winding up, presented March 7, directed to be heard before V.C. Malins, on March 20. Lumley and Lumley, Old Jewry chambers, petitioners' solicitors.

Stadli Fjord Reclamation Company, Limited.—Creditors are required, on or before April 11, to send their names and addresses, and the particulars of their debts or claims, to Thomas St. Ledger Alcock and Anders Westenholtz, at the offices of Messrs. Lake, New square, Lincoln's inn. Monday, April 20, at 11, is appointed for hearing and adjudicating upon the debts and claims.

STAMPS OF CORNWALL.

Fortescue Tin Mining Company, Limited.—By an order made by the Vice Warden, dated Feb 28, it was ordered that the above company should be wound up. Hodge and Co, solicitors for the petitioner.

FRIDAY, March 20, 1874.

UNLIMITED IN CHANCERY.

Landowners West of England and South Wales Land, Drainage, and Inclosure Company.—Creditors are required, on or before April 30, to send their names and addresses, and the particulars of their debts or claims, to Mr. George Whiffin, Old Jewry. Thursday, May 14, at 12, is appointed for hearing and adjudicating upon their debts and claims.

Royal Victoria Palace Theatre Syndicate.—V.C. Bacon has, by an order made March 14, appointed Edward Hart, Moorgate st., to be official liquidator. Creditors are required, on or before April 30, to send their names and addresses, and the particulars of their debts or claims, to the above.

LIMITED IN CHANCERY.

Colonial and Foreign Meat Supply Company, Limited.—Petition for winding up, presented March 17, directed to be heard before V.C. Hall, on April 17. Few and Co, Henrietta st, Covent garden, solicitors for the petitioner.

Leeds and Yorkshire Shoddy, Manure, and Superphosphate Company, Limited.—Creditors are required, on or before April 15, to send their names and addresses, and the particulars of their debts or claims, to Mr. Charles Lowry, East parade, Leeds. Wednesday, April 22, at 12, is appointed for hearing and adjudicating upon the debts and claims.

Leed-Royal Park Estates Building and Investment Company, Limited.—The M.R. has, by an order dated Jan 27, appointed Frederick Whitney, Old Jewry, to be official liquidator. Creditors are required, on or before April 15, to send their names and addresses, and the particulars of their debts or claims, to the above. Friday, April 24, at 12, is appointed for hearing and adjudicating upon the debts and claims.

TUESDAY, March 24, 1874.

LIMITED IN CHANCERY.

Chesterion Miners' Public Hall Company, Limited.—By an order made by the M.R., dated March 14, it was ordered that the above company be wound up. Ingle and Co, Threadneedle st, agents for Hollingshead, Tanstall, petitioners' solicitor.

Norwegian Charcoal Iron Company, Limited.—All persons who have not already been allowed as creditors by the liquidator, are required, on or before May 1, to send their names and addresses, and the particulars of their debts or claims, to Mr. Ralph Saxe Archbold, New Broad st. Monday, May 11, at 12, is appointed for hearing and adjudicating on any debts and claims.

Patent Gas Company, Limited.—Petition for winding up, presented March 19, directed to be heard before V.C. Malins, on Friday, April 17. Heritage, Nicholas lane, petitioners' solicitor.

Creditors under Estates in Chancery.

Last Day of Proof.

TUESDAY, March 17, 1874.

Daubeny, James, St James's terrace, Regent's Park, Esq. March 31. Bulley v Daubeny, V.C. Hall. Mead and Daubeny, King's Bench walk, Temple.

Lemon, Watson, New Church rd, Camberwell, Builder. April 15. Carlisle v Lemon, V.C. Malins. Newman, Bucklersbury. **Livingstone, Joseph**, Southsea, Hants, Esq. April 13. **Livingstone v Livingstone**, V.C. Malins. Hellard, Portsmouth. **Oddie, Henry**, Oddie, v Oddie, V.C. Malins. James, Lincoln's-inn-fields. **Woodfall, Ann**, Camden avenue, Peckham. April 20. **Woodfall v Woodfall**, M.R. Brennan, Maidstone. **Woodfall, Charles**, Camden avenue, Peckham, Major. July 17. **Woodfall v Woodfall**, M.R. Brennan, Maidstone.

FRIDAY, March 20, 1874.

Bower, John, Botolph lane, Eastcheap, Fruit Merchant. April 17. **Crouch v Bower**, M.R. Cartwright, Louthbury. **Capps, Edward**, Worthing, Sussex, Architect. April 11. **Baxter v Capps**, V.C. Hall. Jackson, Lincoln's-inn-fields. **Davison, Sarah**, Grove End place, St John's Wood. March 31. In the matter of Davison, V.C. Hall. **Dymoke, John**, Scriveley Court, Lincoln, Clerk in Holy Orders. May 8. **Gregory v Dymoke**, V.C. Hall. Gregory and Co, Bedford row. **Gale, Philip**, Clarendon rd, Putney, Insurance Broker. April 20. **Harvey v Gale**, M.R. Preist, Buckingham st, Strand. **Houlgrave, James**, Liverpool, Tar Distillers. April 30. **Houlgrave v Edward**, V.C. Hall. Weld, Liverpool. **Isard, John**, Bromley, Kent, Tallow Chandler. April 16. **Isard v Isard**, V.C. Malins. Burn, Carter lane, Doctor's commons. **Kennedy, Charles**, Burchell, Inverness terrace, Haywards, Gent. April 30. **Bennett v Kennedy**, V.C. Hall. Bicknell v Horton, Edwards rd. **Mackett, Sarah**, Herne Bay, Kent. April 23. **Mackett v Baylis**, V.C. Bacon. Baylis, Putney. **Marston, John**, Charles Bromwich, Warwick, Carriage Builder. April 13. **Jackson v Marston**, V.C. Malins. Aesell, Birmingham. **Perrin, Samuel**, Herby, St Stephen's terrace, Lewisham, Solicitor. April 17. **Perrin v Perrin**, M.R. Gregory, King st, Cheapside. **Rea, George**, Spital, Berwick-upon-Tweed, Blacksmith. April 9. **Rea v Rea**, V.C. Bacon. Gray, Berwick-upon-Tweed. **Stanley, Henry**, William, Clarendon rd, Notting Hill, Pawnbroker. April 20. **Bain v Hittinger**, V.C. Malins. Riskey, Gray's inn square.

TUESDAY, March 24, 1874.

Brace, Edward, Worcester. April 22. **Brace v Brace**, V.C. Malins. **Gabriel, Lincoln's inn** fields. **Cooper, Benjamin**, Daw Green, Dewsbury, York. April 18. **Mayman v Spiking**, V.C. Malins. Holt, Horbury.

NEXT OF KIN.

Cowper, Jeremiah, Green st, Piccadilly, Lieutenant-Colonel. April 30. **Isaac v Hodgson**, V.C. Malins. **Higgs, Dinah**, Kidlington, Oxford. April 6. **Crawford v Higgs**, V.C. Malins. Harford, Oxford. **Inmie, John**, Street, Hairdresser. April 23. **Hastie v Inmie**, V.C. Bacon. Kempter, Lower Kennington lane. **Maxwell, Wellwood**, Liverpool, Esq. April 18. **Maxwell v Maxwell**, V.C. Malins. Murlon, Bloomsbury square. **Spooner, William**, Norwich, Cabinet Maker. April 20. **Chamberton v Spooner**, V.C. Malins. Sudd, Norwich.

Creditors under 22 & 23 Vict. cap. 35.

Last Day of Claim.

FRIDAY, March 20, 1874.

Bell, Isabella, Tebbut, Merton, Surrey. April 21. **Crump, Philip**, lane. **Bennett, John**, William, Banwell, Somerset, Gent. May 1. **Woolfryes, Banwell**. **Bosser, William**, Drighlington, York, Gent. May 30. **Barr and Co, Leeds**. **Capenhurst, Jane**, Donlithorpe, Derby. May 1. **Perks, Burton-on-Trent**. **Cooper, Mary Ann**, Gilbert, Talbot rd, Baywater. April 30. **Olderhaw and Son**, King's Arms yard. **Cormack, William**, Norfolk terrace, Westbourne grove, Draper. May 20. Mote, Walbrook. **Crisp, George**, Sunderland, Durham, Miller. May 1. **Moore, Sunderland**. **Dean, Robert**, Peterborough, Gent. July 11. **Gaches, Peterborough**. **Drinkwater, Elizabeth**, Ann, Alstone, near Cheltenham, Gloucester. June 15. **Pidcock and Son**, Worcester. **Hall, Jo's**, Philip, West Auckland, Durham, Butcher. June 1. **Trotter and Co**, Bishop Auckland. **Harris, Elizabeth**, Baddesley, Ensor, Warwick. May 15. **Power and Armshaw**, Atherton. **Hayward, Thomas**, Carlyle, Highbury park North, Sail Cloth Merchant. June 1. **Thompson and Son**, Gornhill. **Hodgson, James**, Cheshire, Chester, Gent. May 2. **Mallinson, Manchester**. **Holgate, John**, Manchester, Commission Agent. April 21. **Sale and Co, Manchester**. **Lucas, Horatio**, Joseph, Westbourne terrace, Hyde Park. April 22. **Samuel and Emanuel**, Finsbury circus. **Miller, William**, Henry, Kidare gardens, Baywater, Major General. May 7. **Merriman and Pike**, Austin Friars. **Moultrie, Peter**, Upper Chariton st, Builder. May 25. **Cox and Sons**, Cloak lane. **Muir, James**, Stratford, Essex, Gent. April 19. **Bailey, Tokenhouse yard**. **Owen, Atkinson**, Anthony, Kingston-upon-Hull, Esq. May 1. **Owst, Atkinson and Wake**, Hull. **Pearce, William**, St Meltons, Monmouth, Yeoman. June 1. **Morris, Cardiff**.

Pemrose, Elizabeth. Kingston-upon-Hull, Common Brewer. May 1.
Owen-Arkison and Wake, Hull.
Porter, William, Twyford, Berks, Draper. April 16. Soames, New-inn, Strand.
Ravall, Lavinia, Plymouth, Devon. April 17. Gibson and Moore, Plymouth.
Robinson, George, Huddersfield, York, Innkeeper. May 21. Owen, Huddersfield.
Robinson, William, York, Druggist's Packer. May 5. Phillips, York.
Roudledge, James, New Park st, Southwark, Chemist. May 14.
Rudpath and Holdsworth, Bush lane, Cannon st.
Smith, Alexander, Herne Bay, Kent, Doctor. May 1. Barnard and Co, Lancaster place, Strand.
Smith, Frances Louisa, Herne Bay, Kent. May 1. Barnard and Co, Lancaster place, Strand.
Smith, Naomi, Shrewsbury, Salop. May 1. Wace and Morris, Shrewsbury.
Stacey, William Hambleton, Great Dunmow, Essex, Nurseryman. April 11.
Wade and Knocker, Great Dunmow.
Trotter, John Bates, Bristol, Gent. May 6. Flewker and Page, Wolverhampton.
Toward, John, Newcastle-upon-Tyne, Shipowner. June 1. Hodge and Harle, Newcastle-upon-Tyne.
Tryon, Anne Francis, St Martins, Stamford Baron, Northampton. May 20. Torkington, Stamford.
Ware, Eliza, Gravesend, Kent. April 30. Watson, Finsbury place South.
West, Charles, Northampton, Rector. April 30. Godden, Fenchurch st.
Wills, Henry Martyn, Victoria place, Greenhundred rd, Peckham, Commercial Traveller. May 1. Sturt, Ironmonger lane.

TUESDAY, March 24, 1874.

Barrett, William, Macclesfield, Chester, Esq. April 30. Brocklehurst and Co, Macclesfield.
Bruce, Rev John, Liverpool. May 16. Houghton, Liverpool.
Brundt, William, Otley, York, Slay Maker. May 1. Siddall, Otley.
Butler, Charles, Lipnook, Southampton, Lieut-Colonel. May 1. Johnson, Midhurst.
Combe, Alfred, Lansdowne rd, Notting Hill, Lieut-Col. May 21. Bennett and Co, New square, Lincoln's inn.
Connor, Frederick, Scarsdale villas, Kensington, Lieut-Col. May 30. Walker and Marneau, King's rd, Gray's inn.
Cooke, Benjamin, Postland, Lincoln, Farmer. April 6. Cooke, Postland.
Cooper, Harriet, Sheffield. May 20. Simpson, Sheffield.
Cooper, Joseph, Lavenham, Suffolk, Farmer. May 1. Robinson and Co, Hadleigh.
Corrance, Frederick, Parham Hall, Suffolk, Esq. April 20. White and Co, Whitehall.
Curry, Charles, Mitlock bridge, Derby, Draper. May 1. Potter, Derby.
Davis, Grace, Pitlake bridge, Croydon. April 23. Pope, Gray's inn square.
Dymond, George, Edgbaston, Birmingham, Chemist. April 30. Morgan, Birmingham.
Finch, Jane, Bath. May 8. Berkeley and Colcott, Lincoln's inn fields.
Garratt, William, Redcliffe rd, West Brompton, Clerk in Holy Orders. May 20. Coward, Guildhall chambers, Basinghall st.
Garstin, Robert Longmore, Fenton st, Haymarket, Lieut-General. May 1. Holt, Charles st, St James's square.
Gregory, Anne, Halifax, York. May 1. Siddall, Otley.
Harbin, Margaret, Farlam, Cumberland. May 2. Donald, Carlisle.
Harbottle, Mary, Crumppall, Manchester. May 20. Allen and Co, Manchester.
Hastie, Robert, Oliver's terrace East, Bow rd, Esq. April 30. Robins, Guildhall chambers, Basinghall st.
Hawkes, Benjamin, Birmingham, Toy Dealer. April 21. Griffin, Birmingham.
Holmes, James Manger, Great Dunmow, Essex, Gent. April 14. Wade and Knocker, Great Dunmow.
Huskinson, William, Mecklenburgh square, Gent. April 30. Parker, Bedford row.
Ingham, Benjamin, Palermo, Sicily. June 1. Walton and Co, Great Winchester st.
Johnson, William Holland, Moss Side, Manchester, Estate Agent, June 24. Hildal and Shaw, Manchester.
Jones, Elizabeth Anne, Fulney st, Barnsbury rd. April 20. Lister, Cambridge.
Lay, Charles Hav, Richmond terrace, Whitehall, Gent. May 11. Couturst and Van Sommer, New inn.
Monery, John William, Catford Hill, Lewisham, Gent. May 18. Hawes and Co, Borough High st, Southwark.
Nicholas, John, Cuby Cornwall, Farmer. May 20. Chilcott.
Payne, Charles, Uplands, Isle of Wight, Esq. May 1. Johnson, Midhurst.
Payne, Matilda, Cambridge heath rd. April 19. Whitwell, King st, Cheapside.
Pearce, Richard Lane, Glasshouse st, Regent st, Dealer in Works of Art. April 28. Peacock, South square, Gray's inn.
Ramwell, Samuel L, Stretdford, near Manchester, Mill Manager. May 21. Sale and Co, Manchester.
Randell, James, Mark lane, Esq. May 20. Phelps and Sidgwick, Gresham st.
Revie, Vernon, Singleton, Lancaster, Esq. May 20. Allen and Co, Manchester.
Rusell, Alfred, Newcastle-upon-Tyne, Plumber. April 26. Elsdon, Newcastle-upon-Tyne.
Smeed, George, Ealing, Middlesex. May 7. Shearman, Gresham st.
St. er, Robert, Cold Harbour lane, Brixton. April 23. James and Co, Ely place, Holborn.
Stevens, Thomas Waghorne, Winter hill, Berks, Farmer. June 6. B. W., Maidenhead.
Tud, John, Wetton, Sebergham, Cumberland, Stone Mason. April 22. Boulton and Sons, Northampton square, Clerkenwell.
Watkins, John, Jermy st, St James, Fishmonger. May 7. Shearman, Gresham st.
Wright, Robert, Ochre terrace, Marylebone, Builder. April 27. Goren, South Molton st, Oxford st.

Bankrupts.

FRIDAY, March 20, 1874.

Under the Bankruptcy Act, 1869.

Creditors must forward their proofs of debts to the Registrar. To Surrender in London.

Burgess, William, Lombard court, Lombard st, Financial Agent. Pet March 17. Hazlitt. March 31 at 1.
King, Thomas Bellamy, Pudding lane, Eastcheap, Fruit Merchant. Pet March 17. Hazlitt. March 31 at 1.
Radwood, Mary, Sloane st, Chelsea. Pet March 17. Hazlitt. April 17 at 12.

To Surrender in the Country.

Neall, Jacob, Stilton, Huntingdon, Shoemaker. Pet March 14. Gaches. Peterborough. April 1 at 11.
Ellis, John Walter, Thornthwaite, York, Farmer. Pet March 14. Jefferson. Northallerton, April 2 at 11.
Hamilton, Robert William, Windsor, Berks, Draper. Pet March 17. Darvill, Jun. Windsor, April 11 at 11.

TUESDAY, March 24, 1874.

Under the Bankruptcy Act, 1869.

Creditors must forward their proofs of debts to the Registrar. To Surrender in London.

Hagmasier, Philip Henry, Catherine terrace, Fairfield rd, Bow, out of business. Pet March 21. Roch. April 16 at 11.

To Surrender in the Country.

Allen, John, Bistrove, Rutland, Farmer. Pet March 19. Ingram. Leicester. April 13 at 19.
Dickson, William, Middleton, Durham, Provision Merchant. Pet March 20. Ellis. Sunderland, April 13 at 19.
Warren, George, Beunsmouth, Southampton, Victualler. Pet March 19. Dickinson. Poole, April 10 at 12.
Watson, William, Pailton, Sunderland, Iron Shipbuilder. Pet March 18. Ellis. Sunderland, April 14 at 12.

BANKRUPTCY ANNULLED.

FRIDAY, March 20, 1874.

Liquidation by Arrangement.

FIRST MEETINGS OF CREDITORS.

FRIDAY, March 20, 1874.

Ashburn, Henry, Blackburn, Grocer. April 9 at 1 at the White Bear Hotel, Piccadilly, Manchester. Hail and Holland, Blackburn.
Atkinson, John Walton, Carlisle, Cumberland, Saddler. April 2 at 3 at offices of Wannop, Castle st, Carlisle.
Austin, Thomas, Morley, York, Foreman. April 6 at 3 at offices of Fawcett and Malcolm, Park row, Leeds.
Bailey, William Henry, Keighley, York, Mechanic. March 31 at 11 at offices of Wright and Waterworth, Devonshire buildings, Keighley.
Blackmore, Mary, Brighton, Sussex, School Proprietress. April 1 at 3 at the Castle Hotel, Middle st, Brighton.
Blake, Joseph Nicholson, Taunton, Somerset, Surgeon. April 9 at 11 at offices of Kite, East st, Taunton.
Blanchard, Richard Cook, Liverpool, Furnishing Warehouseman. April 7 at 2 at offices of Harris, Union court, Castle st, Liverpool.
Bliss, Edwin, Birmingham, Greengrocer. March 31 at 10.15 at offices of Green, Waterloo st, Birmingham.
Bolland, Thomas, Salford, Lancashire, Horse Dealer. April 2 at 2 at offices of Lawton, Old Milgate, Manchester.
Brautigam, John, Marshall st, Golden square, Baker. April 1 at 3 at offices of Young and Sons, Mark lane.
Briggs, William Pollan, Shipley, York, Grocer. April 2 at 3 at offices of Hutchinson, Piccadilly chambers, Piccadilly, Bradford.
Brown, Thomas Wyld, Quatford, Salop, Butcher. April 1 at 12 at the County Court, Madeley, Salop. Free, Birmingham.
Buchan, Charles Forbes, Bridgewater, Somerset, Surgeon. April 7 at 12 at offices of Reed and Oook, King's square, Bridgewater.
Buskin, Henry Mason Plaisto, Mark lane, Corn factor. April 7 at 3 at offices of Kearsley, Old Jewry.
Carisson, Victor Hugo, and John, William Lilli, Great St Helen's, Merchants. April 13 at 3 at offices of S oxen and Japp, Lime st square.
Cherry, Eliza, Uxbridge, Middlesex, Furniture Dealer. April 10 at 3 at 160, High st, Uxbridge. Garner, Uxbridge.
Churchill, George, Sutton Coldfield, Warwick, Bootmaker. March 30 at 3 at offices of Rowlands and Bagnall, Comore row, Birmingham.
Clayton, Samuel, Aberavon, Glamorgan, Bootmaker. April 2 at 1 at the Swan Hotel Bridge st, Bristol. Tennant, Aberavon.
Coldbeck, Henry, Grewelthorpe, York, Farmer. April 10 at 12 at offices of Arrowsmith and Winn, Ripon, Walsell, Northallerton.
Corri, Henry, Talbot rd, Baywater. April 10 at 2 at office of Lewis, Farnival's inn.
Cosham, John, Lanchton, Sussex, Innkeeper. April 2 at 11 at the Bear Hotel, Cliffe, Lewes. Hillman.
Conlter, John, Evesham, Worcester, Coach Builder. April 6 at 11 at the Crown Hotel, Evesham. Eades, Evesham.
Cros, Henry, Bristol, Varnish Salesman. March 30 at 12 at offices of Clifton, Corn st, Bristol.
Dale, John, Kettering, Northampton, Baker. March 28 at 11 at offices of Freedy, Gas st, Kettering.
Donald, Thomas Curson, Bolton, Lancashire, Fish Dealer. April 15 at 2 at the Metro Hotel, Castledene yard, Manchester. Gordon.
Downing, Edward, Doncaster, York, Cabinet Maker. April 2 at 1 at office of Tattershall, Queen st, Sheffield.
Edwards, Henry, Abergavenny, Monmouth, Innkeeper. April 1 at 11 at the Wellington Hotel, Gloucester. Harris, Tredegar.
Evans, Thomas, Birmingham, Painter. April 2 at 3 at offices of Wright and Marshall, New st, Birmingham.
Emmerton, Alfred, Middlesborough, York, out of business. April 8 at 2.30 at the Temperance Hotel, Bridge st West, Middlesborough, Bainbridge, Middlesborough.
Fairhurst, Robert, Macclesfield, Chester, Joiner. April 8 at 3 at offices of Higginbotham and Barclay, Exchange st, Macclesfield.
Freeman, Thomas, Nottingham, Slater. April 8 at 12 at offices of Bell, Middle pavement, Nottingham.
Gaskin, Joseph, Plymouth, Grocer. April 6 at 11 at offices of Dawe, Union terrace, Union st, Plymouth. Harrison, Plymouth.
Gent, Francis, Burn Fields, Kingsley, Stafford, Farmer. March 27 at 11 at offices of Cooper and Chawner, Uttoxeter.

Gooding, William, Wickham St Paul's, Essex, Miller. April 1 at 10 at offices of Cardinal, Halstead

Hedge, Samuel, Staines, Middlesex, Timber Merchant. April 9 at 2 at the Railway Hotel, Staines. Ashley and Tee, Frederick's place, Old Jewry

Budson, A. Alexander, Brighton, Sussex, Licensed Victualler. April 8 at 3 at the Old Ship Hotel, Brighton. Chalk, Brighton

Hume, Richard, Worthington, Cumberland, Watchmaker. April 6 at 11 at office of Gay, Wilson at, Worthington

James, John, William James and John Bradley, Birmingham, Builders. April 4 at 2 at offices of Ladbury, Newhall at, Birmingham

Jones, John, Swansea, Licensed Victualler. April 1 at 2 at offices of James, Post office buildings, Swansea

Jull, Proctor, Caledonian rd, Grocer. April 13 at 2 at offices of Lawrence and Co, Old Jewry chambers

Kent, George, Prospect villas, Lower Norwood, Builder. April 2 at 3 at offices of Walls, Walbrook

Lamb, David, Haverfordwest, Innkeeper. March 31 at 11 at the Mariners' Hotel, Haverfordwest. Price, Haverfordwest

Lee, Thomas, Berghill, Salop, Farmer. April 7 at 11 at the Guildhall, Oswestry. Davies, Salop

Lee, John, Woodhouse, Stafford, Farmer. March 30 at 2 at the Green Man Hotel, Ashborne. Holland, Ashborne

Lewis, Abraham, Great Chapel st, Westminster, General Dealer. March 30 at 3 at offices of Lind, Beaufort buildings, Strand

Lumsden, James Percy, York place, Nunhead, Peckham Rye, Grocer. April 9 at 3 at offices of Carr, Road lane

Lyons, Edward, High at Borough, Tailor. April 7 at 3 at offices of Lewis and Lewis, Ely place, Holborn

Lyons, Joseph, Stafford, Fishmonger. April 2 at 11 at offices of Bowen, Martin's court, Stafford

Macer, Thomas Osborne, Birmingham, Grocer. April 2 at 3 at offices of Lowe, Temple st, Birmingham

Magnus, Edward, St Mary axe, Boot Manufacturer. March 31 at 3 at offices of Rogers and Barron, Moorgate st. Emanuel, Walbrook

Malnwalig, William, Forestfach, near Swansea, Glamorgan, Builder. March 31 at 3 at 7, Rutland st, Swansea. Morris

Mather, John, Manchester, Tailor. April 1 at 3 at offices of Marriott and Woodall, Norfolk st, Manchester

Medley, James, Tir Phil, Gellygaer, Glamorgan, Haulier. March 30 at 1 at offices of Simons and Piers, Church st. Merthyr Tydfil

Morell, George, Birmingham, Baker. April 4 at 11 at offices of Duke, Christ Church passage, Birmingham

Morris, John, Runcorn, Chester, Coal Dealer. April 2 at 3 at offices of Davies and Co, Bewsey chambers, Bewsey st, Warrington

Neill, Aitken, and Caleb Rendell, Leighton Buzzard, Beds, Ironmongers. April 8 at 2 at the White Hart Hotel, Banbury. Lumley and Lumley, Old Jewry chambers

Ormerod, Peter, Blackburn, Lancashire, Hay Dealer. April 7 at 12 at offices of Hall and Holland, Northgate, Blackburn

Owen, John, Llandudno, Merioneth, Innkeeper. April 4 at 12 at the Drefel Gadarn inn, Llandudno. James, Corwen

Owens, Williams, Merthyr Tydfil, Glamorgan, Butcher. April 1 at 11 at offices of Lewis, Glebeland st, Merthyr Tydfil

Parker, John Robert, Bridgnorth, Salop, Licensed Victualler. April 1 at 12 at the County Court, Madley. Free, Birmingham

Poole, Clement William, Duke st, Bloomsbury, Chemist. April 13 at 12 at the Guildhall Coffee house, Gresham st. Treherne and Wolferstan, Ironmonger lane, Cheapside

Prust, William Edward, Hackney rd, Engineer. April 2 at 3 at the Guildhall Tavern, Gresham st. Walter and Co, St Benet's place, Gracechurch st

Pugh, William Thomas, Birmingham, Builder. April 2 at 2 at offices of Maher and Poncia, Temple st, Birmingham

Randall, Robert William, Reading, Berks, Retailer of Beer. April 1 at 10 at the Catherine Wheel Inn, Friar st, Reading. Cave, Newbury

Rathbone, William, and Richard John Webber, New Corn Exchange, Mark lane, Corn Merchants. April 9 at 2 at 145, Cheapside. Bunton, Adeburch lane

Reed, William, Bristol, Grocer. April 1 at 2 at offices of Barnard and Co, Albion chambers, Bristol. Beckingham, Bristol

Richards, Richard William, Petersfield, Hants, Jeweller. April 7 at 2 at offices of Sumner, New inn, Strand

Riddale, George, Keston square, Surgeon. March 30 at 12 at offices of Godfrey, Gresham buildings

Roberts, William, Swansea, Glamorgan, Grocer. March 31 at 11 at offices of Davies and Hartland, Rutland st, Swansea

Runciman, James Andrew, King st, St James's, Bootmaker. April 1 at 2 at 26, Old Burlington st. Pike and Son

Schofield, Joseph Walton, Fowbridge, Wilts, Hatter. April 10 at 11 at offices of Clark and Collins, Trowbridge

Scodell, William, Maldon, Essex, Carrier. April 9 at 2 at offices of Warrington, Gresham buildings, Basinghall st

Sellers, Thomas, Sheffield, Confectioner. April 2 at 12 at offices of Tattershall, Queen st, Sheffield

Shaw, Joseph, and Benjamin North, Huddersfield, York, Dry Soap Manufacturers. April 2 at 10.30 at offices of Barker and Sons, Estate buildings, Huddersfield

Shepherd, Joseph, Bradford, York, Saddler. April 3 at 3 at offices of Atkinson, Tyrrel st, Bradford

Silverston, Abraham, High Holborn, Jeweller. April 9 at 2 at offices of Howe, Leicester square. Morris, Leicester square

Skyrme, George, Jan, Hay, Brecon, Grocer. April 4 at 1 at the Mitre Hotel, Hereford. Chessie, Hay

Smith, John, Langley, Durham, Paper Manufacturer. March 30 at 12 at the County Hotel, Old Elvet, Durham. Brigall, Durham

Spurling, Maria Louisa, Tunbridge, Kent, Schoolmistress. March 30 at 4 at the Rose and Crown Hotel, Tunbridge. Stone and Simpson, Tunbridge Wells

Stonier, Horatio, Hanley, Stafford, Engine Turner. March 28 at 10 at the County Court Offices, Hanley. Shires, Leicester

Suggett, Richard Samuel, Durham Wharf, Peckham, Coal Merchant. March 31 at 3 at offices of Lea, Old Jewry chambers

Taylor, Alfred, Daley, Chester, Wheelwright. April 2 at 3 at offices of Hardy, St James's square, Manchester

Taylor, Thomas, Lowestoft, Suffolk, Gasfitter. April 8 at 12 at offices of Seage, High st, Lowestoft

Terry, Joseph, Bradford, York, Grocer. April 2 at 11 at offices of Peel and Gaunt, Chapel lane, Bradford

Thomas, James, and Edwin Smith, Bilston, Stafford, Ironmasters. April 2 at 11 at offices of Duigan and Co, The Bridge, Walsall

Thorn, Richard, Plymouth, Devon, Clothier. March 31 at 11 at offices of Edmonds and Son, Parade, Plymouth

Thornton, Hartley, Idle, York, Slater. April 2 at 3 at offices of Atkinson, Tyrrel st, Bradford

Thornton, Joseph, Worcester, Provision Dealer. March 31 at 3 at offices of Tree, Sansome at, Worcester

Townshend, Joseph, Bradley, Stafford, Publican. April 4 at 11 at offices of Barrow, Queen st, Wolverhampton

Trowbridge, George, Liverpool, Priceteller. March 31 at 3 at offices of Forrest, Fawcett at, Liverpool

Twiss, John, Walsall, Stafford, Agent. April 2 at 11 at offices of Stanley, Bridge st, Walsall

Wackett, Alfred, Norton Folgate, Bishopgate, out of business. March 30 at 12 at 30, Norton Folgate. Long, Landdown terrace, Grove rd, Victoria Park

Warburton, William, Heywood, Lancashire, Painter. April 2 at 3 at the Dog and Partridge Inn, Fennell st, Manchester. Clegg, Oldham

Webber, George, Exeter, Greengrocer. April 2 at 4.30 at 40, Sidwell st, Exeter

Weeks, Frederick, Buckfastleigh, Devon, Builder. April 2 at 11 at the Commercial Inn, Totnes. Windcoat and Windcoat, Totnes

West, Charles, Go-purt, Hants, Shoemaker. April 10 at 11 at 25, Norfolk st, Southampton. Chamberlain and Son

Wheeler, Jesse, Chinnor, Oxford, Coal Merchant. April 2 at 3 at the Crown Inn, Chinnor. Clarke, High Wycombe

Whorrod, Frederick, Spring place, Wandsworth rd, Grocer. March 27 at 3 at offices of Ody, Trinity st, Southwark

Wight, George, Oldham, Lancashire, Painter. April 2 at 3 at offices of Dawson, Ridsfield, Manchester

Wootton, John, Tunstall, Stafford, Grocer. April 6 at 11 at the Saracen's Head Hotel, Hanley. Cooper, Congleton

TUESDAY, March 24, 1874.

Alton, Robert, Kileale, Suffolk, Grocer. April 8 at 2 at Pearce's Rooms, Princess st, Ipswich. Brooke

Anderson, William, St Albans, Hertford, Licensed Victualler. April 7 at 11 at offices of Simpson, St Peter st, St Albans

Baker, Edward George, Langham, Rutland, Common Brewer. April 8 at 2 at the Crown Inn, Oakham. Owsen, Leicester

Baker, John, Cleeveham, Manchester, Ironmonger. April 15 at 3 at offices of Sinton and Elliott, Brown st, Manchester

Barnes, George, and John Carter, jun, Liverpool, Iron Bedstead Manufacturers. April 7 at 2 at offices of Williams, Brunswick st, Liverpool

Barton, John, Derby, Licensed Victualler. April 11 at 11 at offices of Hextall, Albert st, Derby

Beale, William, Oxford, Coal Merchant. April 2 at 2 at offices of Cooper, Charing cross

Blackley, James, Leyton, Essex, Florist. April 16 at 3 at offices of Holloway, Ball's Pond rd, Islington. Pyke, Leighton rd, Kentish Town

Bowen, Thomas, Stockton-on-Tees, Durham, Grocer. April 8 at 2.30 at the Temperance Hotel, Bridge at West, Middleborough

Braze, Matthew James, Paignton, Devon, Builder. April 7 at 12 at offices of Eastley, Paignton

Bread, Frederick, Halifax, York, Shopkeeper. April 4 at 4 at offices of Hill, Harrison rd, Halifax

Brockbank, George Henry, Montgomery rd, Acton Green, Pianoforte Manufacturer. April 2 at 2 at offices of Arnold, Finsbury pavement

Cadick, James, Middleborough, York, Grocer. April 8 at 11 at the Temperance Hotel, Bridge at West, Middleborough. Bainbridge, Middleborough

Camps, Edmund, Kessingland, Suffolk, Builder. April 19 at 3 at the Suffolk Hotel, Lowestoft. Stanley, Norwich

Carter, Jabez, Darlington, Stafford, Bolt Manufacturer. April 9 at 11 at offices of Slater, Butcroft, Darlington

Castleton, Elijah, Wymondham, Norfolk, Dealer. April 4 at 12 at offices of Emerson and Sparrow, Rampant Horse st, Norwich

Cavell, Charles, Old Burlington st, Milner. April 10 at 11 at offices of Philpott, Guildhall chambers, Basinghall st

Cheesman, J. Jhn, Faversham, Kent, Grocer. April 6 at 2 at the Bull Hotel, High st, Rochester. Johnson, Faversham

Christie, William, Jan, Albion place, Lower rd, Rotherhithe, Corn Merchant. April 6 at 3 at offices of Saffery and Huntley, Tooley st

Cockroft, James, Sowerby Bridge, Halifax, York, Ironmonger. March 25 at 3 at the Talbot Hotel, Halifax. Leeming, Halifax

Danson, John, Whitehaven, Cabinet Maker. April 8 at 3 at offices of McKelvie, Sandhills lane, Whitehaven

Dessett, Thomas, Hapgood, Halifax, York, Provision Dealer. April 10 at 11 at offices of Ingram and Hantriss, Hopwood lane, Halifax

Downes, Edward, Long lane, Southwark, Carman. April 6 at 2 at offices of Saffery and Huntley, Tooley st

Duckett, Richard, Northampton, Dyer. April 13 at 11 at offices of Jeffery, Market square, Northampton

English, George William, Colchester, Essex, Attorney's Clerk. April 7 at 1 at offices of Jones, Butts rd, Colchester

Evans, John, Welchpool, Montgomery, Watchmaker. April 10 at 12 at offices of Jones, Severn at, Welchpool

Ford, John, Jan, Commercial rd, Peckham, out of business. April 4 at 10 at offices of Lewis, Chancery lane. Padmore, Victoria st, Islington

Freer, Robert, Rothley, Leicester, Butcher. April 8 at 3 at offices of Haxby, Belvoir st, Leicester

Galt, John Fletcher, and John Alford, St Sidwell, Exeter, Travelling Drapers. April 14 at 12 at offices of Campion, Bedford circus, Exeter

Gariand, Richard James, Addington square, Camberwell, Builder. March 28 at 4 at the Masons' Hall Tavern, Masons' avenue, Basinghall st

Gibby, B. Southwark bridge rd

Gulley, James, Oxford street, Theatrical Manager. April 11 at 2 at the Bridge House Hotel, Borough High st, Southwark. Harris and Finch, Borough High st

Hallen, Thomas Chambers, Raglan, Monmouth, Farmer. April 6 at 11 at offices of Williams and Co, Dock at, Newport

Hancock, Benjamin, Sheffield, Cutlery Manufacturer. April 8 at 12 at offices of Mellor, Bank st, Sheffield

Harris, Frederick, Birmingham, Grocer. April 8 at 3 at offices of Coleman and Coleman, Colmore row, Birmingham

Harrison, William, York, Builder. April 9 at 3 at offices of Paley, Petergate, York

Hastings, Charles, New Swindon, Wilts, Builder. April 6 at 12.30 at offices of Wilton, Cricklade st, Swindon

Hill, Joseph John, Leyton, Essex, Wharfinger's Clerk. April 10 at 12 at the Inns of Court Hotel, Holborn. Barrett and Dean, Slough

Hockley, William Robert, Northampton, Leather Seller. April 6 at 11 at offices of Jeffery, Market square, Northampton

Houghton, Richard, Bury, Lancashire, Boot Maker. April 8 at 3 at offices of Anderson, Garden st, Bury

Jenkins, Henry Giddin, Chippenhams, Wilts, Major. April 8 at 12 at offices of Smith, Warford court, Throgmorton at

Kell, James, Brighton, Hoaster. April 14 at 3 at offices of Baggs and Co, King st, London. Phelps and Sidwick, Gresham at

Kellett, Robert, Preston, Lancashire, Pawnbroker. April 6 at 11 at offices of Fryer, Lons st, Preston

Lancaster, James, Tottenham Court rd. Upholsterer. April 8 at 2 at offices of Briant, Winchester House, Old Broad at

Lancaster, Thomas, Liverpool, out of business. April 8 at 2 at offices of Lawrence and Dixon, Harrington st, Liverpool

Larcome, William James, St-petill, Hampreston, Dorset, Cattle Dealer. April 8 at 11 at the Railway Hotel, Wimborne Minster. Moore, Wimborne Minster

Liney, John Henry, Stanhope st, Strand, Bookbinder. March 31 at 12 at Muller's Hotel, Tringmonger lane. King

Loveridge, George, Basingstoke, Hants, Umbrella Maker. April 7 at 12 at offices of Chandler, Church st, Basingstoke

Mallalieu, Frank William, Ardwick, Manchester, Cotton Flock Manufacturer. April 14 at 3 at offices of Mann, Marsden st, Manchester

Mansell, John, Evesham, Worcester, out of business. April 2 at 11 at the Crown Hotel, Evesham. Martin, Pershore

Mathews Thomas, Castle Carey, Somerset, out of business. April 7 at 12 at offices of Gamble and Harvey, Gresham buildings, Basinghall st. Watts, Yeovil

McDermott, George, and William Smith, Long lane, Bermondsey, Engineers. April 4 at 11 at the Swan Tavern, Great Dover st, South-west. Bishy

McDermott, James, Maesteg, Glamorgan, Grocer. April 6 at 3 at offices of Tennant, Abertay

Miller, Joseph, Roxborough Park, Harrow, Clerk. April 8 at 4 at Ridler's Hotel, Holborn. Yorks, M. Ryebene rd

Miller, Robert Frederick, King st West, Hammersmith, Carriage Builder. March 17 at 11 at the Guildhall Coffee House, Gresham st. Marshal, King st West, Hammersmith

Minter, Thomas, Bridgnorth, Salop, Milliner. April 2 at 12 at offices of Morris, Waterloo st, Birmingham Rooke, Birmingham

Morgan, Harriett, Tredgar, Monmouth, Boot Maker. April 6 at 11 at the King's Head Hotel, Newport. Harris, Tredgar

Morgan, Thomas, Yeovil, Somerset, Innkeeper. April 16 at 12 at the Three Chongas Hotel, Yeovil. Day, Bridport

Mortimer, Edward, Winifrid Newburgh Dorset, Carpenter. April 8 at 2, at offices of Weston, High West st, Dorchester

Mose, Jonathan, Montebello terrace, Tottenham, Grocer. April 14 at 12 at offices of Peckham and Co, K right Rider st, Doctors' Commons

Murrell, Henry, Colchester, Coal Merchant. April 7 at 2 at offices of Jones, Butt rd, Colchester

Newby, Richard, London, Winchester, Lay Vicar. April 7 at 11 at offices of Godwin, St. Thomas st, Winchester

Norton, Selby, Queen Victoria st, Dept r. April 14 at 12 at the Guildhall Coffee house, Gresham st. Miller, King st

Osborne, Thomas Henry, and Henry John Davis, Bristol, Grocers. April 2 at 2 at offices of Collins, Jun, Broad st, Bristol. Beckingham, Bristol

Payne, John, Teignmouth, Devon, Butcher. April 7 at 11.30 at offices of Templer, Catherine terrace, Teignmouth

Peirce, William Adams, Wootton, Southampton, Saddler. April 8 at 3 at offices of Edmonds and Co, High st, Southampton. Shute, Southampton

Piper, Robert, Cowick, York, Shopkeeper. April 10 at 3 at offices of Fernandes and Gill, Cross square, Wakefield

Ramwell, James, and Robert Hamwell, Hulme, near Manchester, Brewers. April 8 at 3 at offices of Addishaw and Warburton, King st, Manchester

Rayner, Charles, and William Rayner, Bolton, Lancashire, Drapers. April 7 at 3 at offices of Hardings and Co, Princess st, Manchester

Rees, Edward, Swansea, Builder. April 7 at 2 at offices of Clifton and Woodward, Wind st, Swansea

Shepherd, Joseph, Bradford, York, Saddler. April 8 at 3 at offices of Atkinson, Tyrol st, Bradford

Smith, George Matthew, Palm st, Grove rd, Mile End rd East, Silk Finisher. April 9 at 3 at offices of Aird, Eastcheap

Smith, Isaac, Osest, York, Shopkeeper. April 13 at 11 at offices of Stringer, Osest

Smith, Richard Hix, Shrubland grove, Hackney, Clerk. April 21 at 3 at offices of Holloway, Ball's Pond rd, Islington. Hicks, Annis rd, South Hackney

Smythers, Henry, Southampton, Grocer. March 31 at 1 at offices of Kilby, Portland st, Southampton

Still, Robert, Brighton, Sussex, Marine Store Dealer. April 11 at 12 at offices of Webb, Union st, Brighton

Sturman, Samuel, Cradley Heath, Stafford. Saddler. April 9 at 11 at offices of Warrington, Castle st, Dudley

Taylor, Robert, Garstang, Lancashire, Tailor. April 8 at 3 at offices of Charnley and Co Fox st, Preston

Thacker, James, Evesham, Worcester, Tailor. April 6 at 12 at offices of Corbett, Avenue House, The Crescent, Worcester

Thomas, Thomas, Pembroke Dock, Pembroke, Draper. April 8 at 12.30 at the Ivy Bush Hotel, Carmarthen. John and Son, Haverfordwest

Tillotson, Thomas Thompson, D. wesbury, York, Shopkeeper. April 8 at 2 at the King's Arms Inn, Dewsbury. Walker

Tilison, William Selvester, Stangmuir, Huntingdon, Miller. April 4 at 11 at the Wentworth Hotel, Peterborough. Dacou and Wilkins, Peterborough

Tolchard, James, Teignmouth, Devon, Draper. April 16 at 12 at 1 Catherine terrace, Teignmouth. Davies, Kingsbridge

Trickett, Edmund, St. Ann's rd, Notting Hill, Bootmaker. April 8 at 12 at offices of Hancock, New Inn

Wagget, Robert, Hulme, Manchester, Provision Dealer. April 10 at 3 at offices of Sampson, South King st, Manchester

Watkins, James William, Hereford, Draper. April 6 at 11 at the Green Dragon Hotel, Broad st, Hereford. James and Bolenham, Hereford

White, Thomas, Glastonbury, Somerset, Butcher. April 4 at 12 at offices of Holman and Hain, Cull well st, Glastonbury

Whittaker, James Savile, Brighton, Sussex, Bootmaker. April 10 at 3 at offices of Clennell and Fraser, Great James st, Bedford row. Nye, Brighton

Wishart, Basil Douglas, Liverpool, Fishmonger. April 6 at 11 at offices of Miller and Co, Harrington st, Liverpool

Wratten, Robert Edward, Sittingbourne, Kent, Baker. April 9 at 11 at offices of Gibson, High st, Sittingbourne

MANSION HOUSE BENGAL FAMINE RELIEF FUND.

UNDER THE PATRONAGE OF
HER MOST GRACIOUS MAJESTY THE QUEEN,
Who contributes £1,000, and
H.R.H. THE PRINCE OF WALES,
Who subscribes £500.

LONDON EXECUTIVE COMMITTEE.

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Right Hon. Maurice Brooks, M.P., Lord Mayor of Dublin.	Mr. John Borrodale
The Right Hon. Lord Lawrence	Mr. Hugh Matheson
Mr. N. de Rothschild, M.P.	Mr. Dudley Smith
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(With power to add to their number.)

CALCUTTA EXECUTIVE COMMITTEE.

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The LORD MAYOR and the LONDON EXECUTIVE COMMITTEE
APPEAL with confidence for the SYMPATHY and LIBERALITY
of the British Public in their efforts to mitigate the rigours of
the calamity with which our unfortunate fellow subjects in Bengal and
other parts of India are now visited.

The funds subscribed will be devoted to the alleviation of distress
which cannot easily be reached by Governmental interference.

The Viceroy of India, in his telegram to the Lord Mayor of the 29th
ult., states: "The people of the distressed districts will gratefully ap-
preciate the sympathy and liberality of the English nation," and that
there is urgent need for all the aid which it is in the power of this
country to afford is but too clearly manifested by the concluding words
of the telegram sent by the Chairman of the Central Relief Committee
at Calcutta: "The distress is likely to be very severe. Subscriptions
are solicited early."

Subscriptions may be forwarded to the Lord Mayor, or the following
banks: The Imperial Bank, Leithway, E.C.; Messrs. Glyn, Mills, and
Co., Lombard-street; Messrs. Coutts and Co., 59, Strand; Messrs.
Herries, Farquhar, and Co., St. James's-street S.W.; and National Bank
of India, 80, King William-street. Cash payments should be made in
the office of the Private Secretary to the Lord Mayor (Mr. Vine), at the
Mansion House.

JOHN R. S. VINE, Secretary.
G. J. W. WINZAR, Cashier.

March 26th, 1874.

FUNERAL REFORM.—The exorbitant items
of the Undertaker's bill have long operated as an oppressive tax
upon all classes of the community. With a view of applying a remedy
to this serious evil the LONDON NECROPOLIS COMPANY, when
opening their extensive cemetery at Woking, held themselves prepared
to undertake the whole duties relating to interments at fixed
and moderate scales of charge, from which survivors may choose according
to their means and the requirements of the case. The Company also
undertakes the conduct of Funerals to other cemeteries, and to all parts
of the United Kingdom. A pamphlet containing full particulars may
be obtained, or will be forwarded, upon application to the Chief Office, 3
Lancaster-place, Strand, W.C.

CARR'S, 265, STRAND.—
Dinners (from the joint) vegetables, &c., 1s. 6d., or with Soup
or Fish, 2s. and 2s. 6d. "If I desire a substantial dinner of the joint,
with the agreeable accompaniment of light wine, both cheap and
good, I know only of one house, and that is in the Strand, close to Dame
Inn. There you may wash down the roast beef of old England with
excellent Burgundy, at two shillings a bottle, or you may be supplied
with half a bottle for a shilling."—All the Year Round, June, 1864,
410 page.

The new Hall lately added is one of the handsomest dining-rooms in
London. Dinners (from the joint), vegetables, &c., 1s. 6d.

BRITON MEDICAL & GENERAL LIFE ASSOCIATION.

CHIEF OFFICE—429, STRAND, LONDON.

SIR W. FERGUSSON, BART., F.R.S.
FRANCIS WEBB, Esq.

TRUSTEES.

EDWARD H. SIEVEKING, M.D.
MILLIS COVENTRY, Esq.

Every practicable system of Life Assurance business transacted at moderate rates. Policies indisputable, and payable during lifetime.

New premiums for the year 1873	£18,370 12 9
Total income from premiums, interest, and other miscellaneous receipts	251,661 19 10

Prospectuses, proposal forms, and every information may be obtained on application at the Chief Office, 429, Strand.

By order,

JOHN MESSENT, Actuary and Secretary.

BRITANNIA FIRE ASSOCIATION.

CHIEF OFFICE—429, STRAND, LONDON.

TRUSTEES.

LIEUTENANT-GENERAL SIR GEORGE BELL, K.C.B.

SIR WILLIAM TYRONE POWER, K.C.B.

DIRECTORS.

CHAIRMAN—FRANCIS WEBB, Esq., Southampton-buildings, Lincoln's-inn.

DEPUTY-CHAIRMAN—SAMUEL RICHARDS, M.D., Bedford-square.

Property of almost every description insured on moderate terms. Prompt and liberal settlement of losses.

SPECIAL NOTICE.

Policy holders are reminded that LADY-DAY RENEWALS should be paid within fifteen days from the 25th inst. For prospectuses, forms of proposal, &c., apply to any of the Branches, Agencies, or to the Chief Offices of the Association.

JOHN MESSENT, F.I.A., Manager and Secretary.

THE LIVERPOOL and LONDON and GLOBE

INSURANCE COMPANY.

FIRE, LIFE, ANNUITIES.

Dale-street, Liverpool; Cornhill, London.

BRANCH OFFICES.

Corn-street, Bristol; King-street, Manchester; Albion-street, Leeds;

Ingram-street, Glasgow; College-green, Dublin.

LIFE AND ANNUITY RESERVE, £2,464,657.

At the recent Valuation, after providing £15,000 for the existing Bonuses, a further sum of £194,000 was placed in reserve to meet the

FUTURE GUARANTEED BONUSES.

The original assurances increasing at fixed intervals, and being on the

TONTINE SYSTEM,

each Policy has a fair prospect of being ultimately doubled.

Reports of the Directors, Balance-sheet, and Forms of Proposal to be had on application.

Fire Premiums falling due at Lady Day should be paid within 15 days therefrom.

AUGUSTUS HENDRIKS, Actuary and Res. Sec.
Cornhill, London.**UNIVERSAL LIFE ASSURANCE SOCIETY,**

1, KING WILLIAM-STREET, LONDON, E.C.

Established 1831.

JOHN FARLEY LEITH, Esq., M.P., Q.C., Chairman.

WILLIAM NORRIS NICHOLSON, Esq., Deputy-Chairman.

George Henry Brown, Esq.

John Jackson, M.D.

The Hon. James Byng.

James Joseph Mackenzie, Esq.

Henry Walford Green, Esq.

Sir MacDonald Stephenson.

Osgood Hanbury, Esq.

Chas. Freville Surtees, Esq.

Actuary and Secretary—FREDERICK HENDRIKS, Esq.

The accumulated profits of the Universal, at the Thirty-ninth annual investigation in 1872 amounted to £237,856. Upwards of four-fifths of this sum is reserved to enter into the average of future years. The remaining fifth allows of a reduction of the premium upon all participating policies six years in force on the same liberal scale as for several years past; namely, 50 per cent., or one-half the original premium. Policies, upon which the premium was originally £100, will thus be charged with £50 only of premium for the current year, May, 1873-74. Policies in force £3,222,386. Accumulated Funds, £967,709. Annual Income, £162,604.

The Directors beg to draw attention to the great economy of premiums in this Society, to its large reserves, and to its experience of nearly 40 years, during which it has secured the utmost possible benefit to the assured. The policy holders have received cash returns of upwards of £750,000, in addition to about two millions sterling paid for claims upon deaths.

Branch Offices and Agencies in Calcutta, Madras, Bombay, and Ceylon. Additional Agents required in the United Kingdom.

GUARDIAN FIRE AND LIFE OFFICE

11, Lombard-street, London, E.C.

Established 1821. Subscribed Capital, Two Millions.

DIRECTORS.

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DEPUTY-CHAIRMAN.—Archibald Hamilton, Esq.

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John G. Hubbard, Esq., M.P.

Hy. Bonham-Carter, Esq.

Frederick H. Janson, Esq.

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Charles F. Devas, Esq.

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William Steven, Esq.

Thomson Hankey, Esq., M.P.

John G. Talbot, Esq., M.P.

Richard M. Harvey, Esq.

Henry Vigne, Esq.

SECRETARY.—Thomas Tallmarch.

ACTUARY.—Samuel Brown.

Share Capital at present paid up and invested ... £1,000,000

Total Funds exceed ... £2,850,000

Total Annual Income exceeds ... £390,000

N.B.—Fire Policies which expire at Lady Day must be renewed at the Head Office, or with the Agents, on or before the 9th April.

LAW UNION FIRE and LIFE INSURANCE

COMPANY. Chief Office—126, Chancery-lane, London, W.C.

Capital, One Million Sterling, fully subscribed by upwards of 400 shareholders, nearly all of whom are members of the legal profession.

Chairman—Sir WILLIAM FOSTER, Bart., Norwich.

Deputy-Chairman—JAMES CUDDON Esq., Barrister-at-Law, Goldsmith-building, Temple.

The Capital subscribed and Funds in hand amount to upwards of £1,400,000, affording unquestionable security.

The Directors invite attention to the new form of Life Policy, which is free from all conditions.

The Company advances Money on Mortgage of Life Interests and Reversions, whether absolute or contingent.

Prospectuses, copies of the Directors' Report, and Annual Balance Sheet, and every information, sent post free, on application to

FRANK M'GEDY, Actuary and Secretary.

EQUITABLE REVERSIONARY INTEREST

SOCIETY, 10, LANCASTER-PLACE, STRAND.

Established 1835. Capital paid-up, £480,000.

This Society purchases reversionary property and life interests, and grants loans on these securities.

Forms of proposal may be obtained at the office.

F. R. CLAYTON, } Joint

C. H. CLAYTON, } Secretaries.

